UNLOCKING THE POWER OF CONSUMERS

choice

NOVEMBER 2009 • WWW.CHOICE.COM.AU

Your $100 gym

Kit yourself out with a home gym for less than $100. We take you through the paces.

Online shopping

Members share their favourite online shopping sites – in time for Christmas.

On test

Vacuum cleaners
Laundry detergents
Body fat scales
Food steamers
Mulching mowers
Strollers
Portable air conditioners

2009 SHONKY AWARDS

THE LEMON GOES TO...

See who makes the cut in our bittersweet challenge

PLUS

Exposed: gaping holes in dental industry

Mayonnaise – how to pick a winner

Smart buys for home and contents insurance

Reclaim those hidden commission kickbacks

167 PRODUCTS RATED!

Internet satisfaction survey: 43 ISPs rated by members

From an organisation to a community

In the past month, CHOICE has undergone an online revolution. We've moved from being an organisation providing people with information to a community working together to improve our consuming lives.

When members log in to our new website, they can take part in conversations and engage with other members of the CHOICE community, using article ratings, site comments and replies. Our videos, podcasts and social media activity, such as Facebook and Twitter, deliver a more engaging online experience for our members. I have just started blogging on the website, which gives me even greater exposure to the issues members face every day. Our experts have also joined the blogging world – www.choice.com.au/blogs – so you can find out directly from them about new products and services as they come onto the market.

So, as well as your magazine subscription, why not join us online as well? For the next month, we are offering personal CHOICE subscribers a free, three-month upgrade to CHOICE Plus. That is, joint membership of the magazine and www.choice.com.au for three months – a saving of $11.50. Please contact our call centre on 1800 069 552 and quote GB9/CEO to take up this offer.

What else is happening?

Many members took up the Telstra challenge I outlined last month, but unfortunately they have been disappointed by the result. Following the introduction of the penalty fee for people paying cash for their phone bill, I spoke to Telstra CEO David Thodey, who then instructed Telstra call centres to be "sympathetic" to people's reasons for paying cash and drop their fees. Some members have received a $15 rebate to cover six months worth of fees, while others have received nothing. I called Telstra again to understand why the clear commitment David Thodey made to me hasn't yet made its way to you. Telstra has promised to remind its staff to be sympathetic to the reasons people give, whether for financial hardship or an inability to pay online now or in future. If you have no luck with the Telstra call centre, please let us know and we will continue to forward cases to the very top to get action.

In 2008, *CHOICE*'s most read report was the Shonkys Awards (December/January), and I'm delighted to say it's back by popular demand this month. The Shonkys are a great way to draw attention to organisations that aren't doing the right thing by consumers – whether they're selling products that don't work as they should, spruiking services you don't need or trying to cheat you out of a dollar.

It may still feel like a long way off until Christmas, but there's no time like the present to consider a CHOICE gift subscription for a friend or family member. In return, we'll extend your membership from 12 months to 15, free of charge. I cannot think of a better present.

CHOICE is for you, paid by you. As we grow, the voice of consumers grows.

Nick Stace, CEO
Phone 1800 266 786

CHOICE's videos, podcasts and social media activity are delivering a more engaging online experience for our members.

CHOICE. MAKE THE RIGHT ONE.

CHOICE gives you the power to choose the very best goods and services, and avoid the worst. We pay full price for the products we test, so we remain 100% independent. We don't take advertising and we don't accept freebies from industry.

We're not a government body and our consumer publishing and advocacy is funded by subscriptions to our magazines, to www.choice.com.au and from other services we supply for the benefit of consumers, such as CHOICE Switch.

CHOICE product ratings are based on lab tests, expert assessments and consumer surveys. CHOICE staff also research a wide range of consumer services. They reveal the truth behind the facts and figures, and investigate the quality and the claims.

SUBSCRIBE CHOICE Plus personal; $32 per quarter for magazine and full online access: ***CHOICE*** personal subscription: one year $82, two years $153; Company/institution: one year $132, two years $253. **ONLINE membership** $21.95 per quarter.

CHOICE COMPUTER personal subscription: One year $42, two years $80 for *CHOICE* subscribers (usually $48/$92); Company/institution: one year $78, two years $146.

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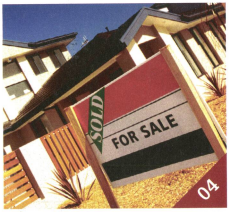
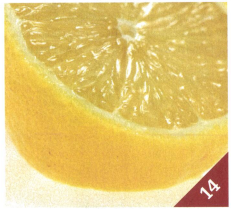
Call 1800 069 552.

SUBSCRIBERS' HELPLINE
Call 02 9577 3399 or email us at ausconsumer@choice.com.au.

CHOICE EXTRA Free website, www.choiceextra.com.au, for magazine subscribers with an index of articles from Jan/Feb 2002, plus links to PDFs.





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DEBIT CARDS

Beware Westpac's card churn

Banks and other financial institutions that send customers unsolicited credit and debit cards are flouting the law.

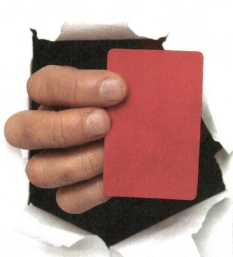
Westpac sent unsolicited debit cards to consumers when shifting them to the MasterCard Debit system this year, in what CHOICE believes is a clear breach of the law.

The Australian Securities and Investments Commission (ASIC) Act 2001 outlawed such practices, but the legislation seems to have been loosely interpreted by Westpac. New guidelines set down by ASIC leave no doubt about how it interprets the law, clarifying the circumstances under which it's illegal for banks to send unsolicited cards to customers. The regulator was unable to comment on whether Westpac was being investigated for such breaches. A Westpac spokesperson says the bank "remains comfortable" with the approach it took.

Potential problems arising from unsolicited cards include privacy breaches, cards falling into the wrong hands, general consumer confusion and increased cardholder debt. Sending unsolicited cards can also churn consumers into more profitable payment systems, with new costs and features.

Generally, when your credit or debit card expires or is lost, the provider can send a replacement. But it must be a similar card; the bank cannot replace or supplement existing EFTPOS cards with a new MasterCard or Visa Debit card, for example. While customers who are shifted to MasterCard or Visa Debit usually experience no ostensible change in fees, and often some additional benefits such as the ability to use a debit card online and overseas, the fees and costs behind the scenes are different. Banks often make more money when consumers use MasterCard or Visa Debit instead of EFTPOS, while retailers face higher costs to accept such cards for payment.

Banks will continue pushing new products and schemes – CBA is currently offering a free additional American Express card to certain MasterCard and Visa account holders – but customers must opt in before new cards can be sent to them. If you receive a new card you didn't request, you can make a formal complaint to the card provider, and if that's not resolved satisfactorily, contact the Financial Ombudsman Service (www.fos.org.au). The Regulatory Guide can be found at www.asic.gov.au. **ALAN DOOLEY**



SUSTAINABILITY

Detergent overdose

One brand of laundry detergent cleans impressively at a fraction of the recommended dose. There could be more.

CHOICE has identified an outstanding product on performance, price and environmental grounds when used at a quarter dose.

In our latest test of laundry detergents (see Game of Concentration, page 45), we conducted a one-off experiment to see what happens when you lower the dose of a detergent. We selected the top-performing front-loader detergent, Omo Small & Mighty Front Loader 2x Concentrate, and retested it at lower doses. We found it could be reduced to one-quarter of its recommended dose and still clean with impressive results. At full dose, it was our top performer, scoring 86%. At quarter dose, it came in at 80%, marginally trailing our second-highest performer, which we'd tested at full dose.

Omo's action on tomato and grass stains is above average even at half dose, but it drops significantly at a quarter dose – although soaking can improve results. The pay-off is that at quarter dose, the grey water is suitable for reuse in the garden.

Comparing our data over the past two decades, the amount of water used by front-loaders has halved, and while the recommended detergent dose has also reduced, perhaps it hasn't reduced enough for today's exceptionally water-efficient washing machines. This could be partially to blame for detergent residue on clothes.

While we tested only one detergent at one-quarter dose, you may find similar results with your favourite detergent. **MARTHA PSIROUKIS**

PREPAID DEBIT CARD

Underage spending

Visa has launched a new prepaid card for under 18s, but teenagers may fall for some hidden fee traps.

Teenagers could sign up to a MySpace Recharge card without fully realising all the fees involved.

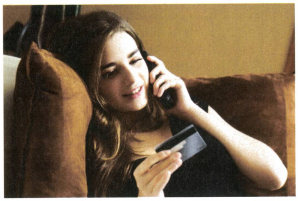
Teenagers as young as 13 can now sign up for a prepaid Visa card without any prior financial education or parental consent.

Any MySpace user can apply for a MySpace Recharge card. To sign up for MySpace, all you need to provide is an email address, your name, gender and birthday; the minimum age is 13. According to the *Nielsen Online Consumer Generated Media Report 2008-09*, MySpace is the most popular social networking site for under 18s.

"The MySpace Recharge prepaid Visa card is unique in that it allows under 18s and people who don't own a credit card the freedom and security to spend their own money on items such as concert tickets and clothes, at millions of online and retail stores worldwide," says Nick Love, MySpace Business Development Director Australia.

The MySpace Recharge has a 20-page Product Disclosure Statement (PDS) that lists all possible fees and charges for the card. However, CHOICE is concerned the language used in the PDS does not take into consideration some of the card's target users – those under 18. Teenagers could potentially sign up for MySpace Recharge without a proper understanding of the fees involved, unnecessarily costing them more than to use cash or their parents' credit card instead. Fees include a one-off card issue fee of $5.95, ATM fee of 75c per transaction and monthly service fee of $2.95. A maximum credit of $1000 is allowed and is reloadable via BPAY, 7-Eleven stores and Australia Post outlets. A value-loading fee of $2 applies for BPAY and $3.95 for others.

In August, when MySpace and ANZ launched MySpace Recharge, ANZ received 2000 applications within 48 hours. In December 2008, more than 1.2 million school students and 547,000 tertiary students were on MySpace. **CECILIA LEE**



ISTOCKPHOTO

GREENWASH

Advertising green code launched

New rules governing the way green claims can be advertised are designed to stop consumers being deceived, but will they actually work?

A new voluntary code, launched by the Australian Association of National Advertisers, aims to regulate advertisers' green claims. However, loopholes within the guidelines may undermine such efforts.

New rules in the Environmental Claims in Advertising and Marketing Code should prevent advertisers and marketers from taking consumers for a ride with bogus green claims or "greenwash", by addressing common sins such as being too vague, outright lying, or making claims without evidence. But CHOICE believes several escape clauses in the code give advertisers and their lawyers too much wiggle room on dodgy green claims.

Success will largely depend on whether the rules are properly interpreted and enforced by the Advertising Standards Bureau (ASB). But the ASB is a self-regulated industry body that, according to CHOICE Senior Sustainability Officer Kate Norris, lacks the necessary expertise and clout to properly police green claims. In fact, claims that are highly technical, such as some carbon claims, may not even be forwarded to the ASB for investigation, while claims deemed too trivial by the ASB will not even be considered.

Notably, the code doesn't cover labels or product packaging, which is where many poor green claims are found. A 2008 CHOICE investigation discovered many examples of green claims on product labels were not supported by evidence, were poorly explained or completely irrelevant.

The code emerged out of concern over the vast number of green claims related to products and services, ranging from beer to airline flights. Organisations may mislead consumers by promoting themselves and their products with terms such as "eco-friendly", "green", "sustainable" or "environmentally friendly", when in fact they have a minimal or even negative impact.

CHOICE wants to see the Australian Standard for self-declared environmental claims updated and made mandatory. **PETA YOSHINAGA**

ENERGY-EFFICIENCY REBATES

Cold call

Beware of cowboys when looking for energy-efficient systems installers.

The federal government has stepped up regulation of its home insulation and solar hot water rebate programs, following complaints of installers rorting the schemes and shoddy installation work.

The $1600 rebates, offered under the Energy Efficient Homes Package, are designed to encourage greater uptake of solar hot water heating and ceiling insulation. Under the Home Insulation Program, the rebate is expected to cover the cost of insulating an average home, so for most people there should be no more to pay. Once the necessary forms are completed and the installation is finished, the installer is paid the rebate directly by the government. But reports of installers quoting inflated prices, or providing inadequate, faulty or unnecessary insulation has prompted the government to tighten controls.

Insulation installers are now banned from giving quotes without a physical site inspection (except in remote areas). The federal government has hired more auditors to check installers' rebate claims and has published a pricing guide with average costs for different types of insulation materials, so consumers can verify quotes are reasonable. More field inspectors have also been employed to check completed work and installers must be registered with the Installer Provider Register to be eligible for the rebate.

Last month, 100 companies were deregistered, following news that 26 homes in NSW caught fire after batts were incorrectly placed onto downlights. This prompted the NSW Fair Trading Minister to urge people to check their insulation is placed 20cm away from halogen lights – a requirement of the Australian standard. The federal opposition has called for a full inquiry into the program.

The Solar Hot Water Rebate Program does not have a register of installers; they simply need to be qualified plumbers or electricians who must verify this in the rebate form. Inflated quotes have also been reported for this program, so consumers should be careful to shop around.

For guidelines on both rebate schemes and to find registered insulation installers, go to www.environment.gov.au/energyefficiency and type in your postcode, or phone the Energy Efficient Homes Package Call Centre on 1800 808 571. If you're unhappy with the quality of a product or service received, you can complain online, call the hotline or contact the Office of Fair Trading in your state or territory.

Read our home insulation buying guide and share your experiences at www.choice.com.au/insulation. **TANYA FONG**

BANK FEES

Farewell unfair fees

Our Fair Fees campaign has clocked up another win. NAB is the first of the Big Four to deliver fair fees. It will abolish its monthly account-keeping fees from 22 January 2010. Its new credit card penalty fees will be the best in the market. The move adds to NAB's fee cuts in July on overdrawn personal transaction and savings accounts.

This announcement means that since July, approximately $850 million in fee cuts will have been delivered to bank customers, after campaigning by CHOICE and the Consumer Action Law Centre. **PETA YOSHINAGA**

BANK FEES

Bank (in alphabetical order)	Dishonour	Overdrawn account	Credit card late payment	Credit card over limit
ANZ (A)	$6	$6/day	$20	$20
CBA	$5	$10	$25	$25
NAB	$0	$0	$5 (B)	$0 (B)
St George	$9	$9	$9	$9
Westpac	$9	$9	$9	$9

TABLE NOTES Dishonour fee Periodic payments, direct debits and cheque payments rejected due to insufficient funds. **(A)** 15 December 2009. **(B)** 4 December 2009. **Source:** Bank websites.

IN BRIEF

Food label scrutiny

Shoppers take any of eight approaches to reading food labels to determine which products to buy, according to US consumer research agency Illuminason, on behalf of food manufacturer Tate & Lyle. Overall, 55% focus on nutrition and ingredient information.

Capped rate home loan

Bankwest has launched Australia's first capped variable-rate home loan, providing a secure rate ceiling for buyers who don't want to commit to a fixed rate. The Bankwest Capped Rate Home Loan variable rate is currently 5.65%pa, with a guarantee it will not exceed 7.5%pa. But the cap is only in place until November 2012, after which the home loan will become a variable-rate product.

Going green

New minimum energy efficiency performance standards (MEPS) now apply to TVs, fridges and freezers. Tougher MEPS will apply to air conditioners from December and, from 2010, efficiency regulations and voluntary initiatives will apply to hot water systems and pool pumps. For information on relevant government programs and rebates, go to www.livinggreener.gov.au.

MORTGAGE BROKERS

In whose interest?

CHOICE explains how you can be sure brokers are working for you and not their own sales targets.

When meeting with brokers, always find out how and what they'll be paid for arranging your loan, including ongoing trail payments.

The Commonwealth Bank of Australia (CBA) requires mortgage brokers every six months to submit at least four loan applications and three loan settlements to stay accredited, or risk having to be reaccredited with CBA in order to write its home loan products in future. This kind of pressure presents an obvious conflict of interest that concerns CHOICE.

Mortgage brokers must remain accredited with lenders, not only to provide consumers with a selection of products but also to service existing clients. If an existing client wanted to top up their mortgage, a non-accredited broker would be forced to give away the deal, either to the bank or an accredited broker, and lose the trailing commission. Brokers receive a commission from the lender, usually about 0.6% upfront and about 0.2% per year over the life of the loan (trail commission). According to Michael Lee from the mortgage research group KeyFacts (www.keyfacts.com.au), sales targets have always existed for brokers but were not distributed on an individual basis, which made life easier for smaller brokers affiliated to one of the larger groups, such as Mortgage Choice or Aussie Home Loans, which usually meet their targets.

QUESTIONS TO ASK

- Check which lenders are on your broker's list and ask whether any are usually preferred – and why.
- Find out how and what brokers will be paid for arranging your loan, including ongoing trail commissions. Commissions must now be disclosed by brokers in NSW and Victoria, so make sure you get a written Finance Broking Contract.
- Ask about rebates – some brokers refund part of their commission (see Easy Money, page 24).
- Ask the broker to explain different mortgage options and precisely why any recommended loan matches your financial needs.
- Check the broker's credentials and whether they're a Mortgage & Finance Association of Australia (MFAA) member. MFAA members are required to be members of the Credit Ombudsman Service and are subject to the MFAA's Code of Practice and Disciplinary Rules.
- Check the broker has a complaints process and is part of an external dispute resolution scheme, such as the ASIC-approved Credit Ombudsman or Banking and Financial Services Ombudsman schemes.
- Find out if the broker has professional indemnity insurance (the MFAA also requires this of its members).

In June, Refund Home Loans Chairman, Wayne Ormond, lodged a complaint with the Australian Competition & Consumer Commission (ACCC), alleging the CBA had abused its market power. "The CBA partly owns Aussie Home Loans and solely owns Bankwest ... but the ACCC does not believe it has significant market power," he said.

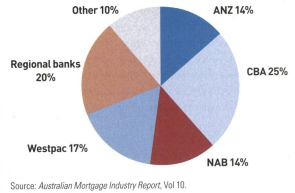
CBA wrote a quarter of all new housing loans in August 2009, according to the *Australian Mortgage Industry Report*, jointly published by Fujitsu Consulting and JP Morgan. This brings the total market share of all banks to 90%.

Of the other Big Four, Westpac requires current brokers to settle one loan with them every six months in order to maintain their accreditation, and new brokers to submit one loan within their first three months. The National Australia Bank's "star" rating system assesses brokers' suitability for full accreditation based on application quality, portfolio performance and education/professional development, while ANZ has no volume targets for brokers to maintain their accreditation.

Avoid the commission traps

CHOICE's home loan shadow shop (November 2008) found brokers don't always have the best loans on offer. Online loans and some credit unions offer good deals, but as they don't pay commissions they're not usually offered by brokers. Always do your own research and never rely solely on the advice of your broker. **CECILIA LEE**

HOUSING LOANS MARKET SHARE



Source: *Australian Mortgage Industry Report*, Vol 10.

DIGITAL PENS

Not your average pen

Voice recording and note-taking are a snap with this handy gadget.

Digital technology is commonplace in classrooms and meeting rooms. Digital recorders are often used for recording a lecture or presentation, while laptop or tablet computers are used for taking notes.

The Pulse Smartpen does both tasks, cleverly linking the recording and notes for easy navigation. It has a built-in digital audio recorder, is thick but quite comfortable to hold, and easy to set up for a right- or left-hander so its small screen is correctly oriented.

LIVESCRIBE PULSE SMARTPEN 2GB
Price $329 ($249 for 1GB model)
Contact www.officeworks.com.au
★★★★☆

At its nib is an infrared camera that scans the notes you write in special notepads supplied with the pen. The notepad paper is printed with an array of tiny dots, encoded so that each location on a page is uniquely tagged. This allows the pen to link any text or diagram written on the paper with the exact moment of audio recorded as the note was written. Say you're recording a lecture on Shakespeare and the lecturer says, "Now let's discuss *Macbeth*". You write "Macbeth" on the notepad and later, when playing back the recording, simply tap the pen nib on the word "Macbeth" to skip to that part of the lecture.

A 100-page dot paper notepad is supplied with the pen, and extra pads of different sizes can be bought separately. The paper can also be downloaded from the Livescribe website (www.livescribe.com) and printed on any colour laser printer compatible with Adobe PostScript that can print at 600dpi or higher.

For playback, the pen's audio speaker is adequate but the supplied earphones have much better sound quality. These have microphones built in for 3D recording. Function keys printed on the cover and each page of the notepads give easy access to record and playback, volume control and other functions by tapping them with the nib.

The pen connects to your computer via a USB charging cradle. With the Livescribe Desktop software (downloadable from www.livescribe.com), you can upload your recordings and written notes and then search and replay them on your computer.

CHOICE VERDICT

Given its price tag, the Pulse Smartpen is probably out of reach for many students, and is limited by its dependence on the special dot paper. Still, it's effective, easy and undeniably fun to use. **CHRIS BARNES**

Scribblers, take note

Convert handwritten to electronic text as you write.

Transferring handwritten notes to your computer for later reference isn't hard if you have a scanner, but the resulting computer files are just images. If you want to do something more with your notes – such as convert them to text or Word format – the Olin Mobile Note Taker may be what you need.

OLIN MNT-101 MOBILE NOTE TAKER
Price $149
Contact www.olinstyle.com
★★★½☆

The Mobile Note Taker consists of a digital pen and small receiver unit that clips to the top of a page of ordinary paper (up to A4 size). In "mobile" mode, the receiver scans the page as you write and stores the resulting image in memory for later download; it claims to store up to 100 A4 pages. In "online" mode, you connect the receiver to your computer via the supplied USB cable and use the supplied Notes Manager software to write directly to the computer. As you write on paper, your writing is displayed simultaneously on screen.

Clipping the receiver unit to a sheet of paper or notepad can be tricky, as the clips don't open very wide and you need to align the unit carefully at either of the top corners or the top centre of the page. You need to hold the pen in such a way that you don't block the signal between the pen tip and receiver. The pen writes smoothly, although you need to apply enough pressure to push in the nib a little – this activates the pen so that its movement is detected by the receiver. Very light pen strokes may not be detected, even when they still mark the paper. This means the Mobile Note Taker isn't so useful for sketching, as fine lines and shading might not be scanned. You could possibly get around this limitation by sketching in online mode, as the software allows you to change the pen nib width.

Its handwriting recognition software converts your scanned notes into electronic text which can then be saved as a text or Word file. It translated this writer's scrappy cursive into text with more than 90% accuracy, which is quite impressive. Even if your handwriting is neat, the converted text will probably have a few errors that need manual correction, but that beats re-typing it all out.

CHOICE VERDICT

The Mobile Note Taker is light, compact and generally easy to use. It's worth considering if you often need to write in longhand then transcribe your writing to the computer. **CHRIS BARNES**

COMING

Home theatre systems

Theatre-in-a-box systems are a cheap home entertainment option, but on test we've found lower prices generally mean poor sound quality. If you care about your soundtracks, it may be worth thinking outside the box.

Barbecues

It's a sizzling summertime topic across the country: which barbecue is best? There are hood-down households and those who swear by their side burners. We turn up the heat on seven four-burner models.

Heart rate monitors

After your barbecue feast, you may feel the need for a workout. But how effective is your fitness plan? A heart rate monitor can help you get more out of exercising and keep tabs on your progress, so we've tested 19 of the latest models.

TV/DVR COMBINATION

Programs in your pocket

Record your favourite shows to a USB thumb drive with this combination TV/DVR machine.

Most digital video recorders (DVRs) record TV programs to a built-in hard drive and that's where they stay; there's often no way of moving the recordings to another TV or computer for viewing. But this TV/DVR combo allows you to free up your TV by recording directly to a USB Flash drive (a so-called thumb drive) or external hard drive.

This means you can take your recorded programs anywhere and your recording capacity is virtually unlimited – simply plug in more USB drives for more storage. The recorded files can be played directly on a PC using media player software, such as the free cross-platform VLC Media Player (www.videolan.org). The saved files are automatically given meaningful filenames that include the date and time of the recording.

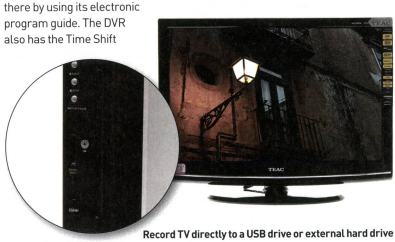
CHOICE bought the 22-inch (55cm) version, which is easy to set up and use. There are also 19- and 26-inch versions available. The TV can record even in standby mode, so you can schedule it to record when you're not there by using its electronic program guide. The DVR also has the Time Shift feature, so you can pause live TV and not miss anything.

The DVR has a single built-in, high-definition TV tuner (we didn't test how well it performs as a TV) and a good range of connectivity ports, including HDMI, S-Video, component, 3.5mm PC audio and headphone ones. It also has a multimedia card slot and VGA port for connecting directly to a PC, so you can use it as a computer monitor.

CHOICE VERDICT

This combination machine allows you to enjoy movies, music and photos wherever and whenever you like. For more on home digital products, see Record Versatility, *CHOICE* October 2009, and *CHOICE Computer* Nov/Dec 2009. To subscribe, call 1800 069 552 (toll-free) or go to www.choice.com.au/magazines. **STEVE DUNCOMBE**

TEAC LCDV2257DVR TV/DVR COMBO
Price $799
Contact www.teac.com.au
★★★★½



Record TV directly to a USB drive or external hard drive with the TEAC 57 series DVR TV.

In 'mobile' mode, the receiver scans the page as you write and stores the resulting image in memory to download later.

YOUR SAY

Your experiences help our research and often let other readers know about scams and rip-offs. Positive responses you've had to a complaint you took to a manufacturer, retailer, importer or tradesperson interest us too. Email ausconsumer@choice.com.au or mail to Letters, CHOICE, 57 Carrington Road, Marrickville, NSW 2204.

CHOICE has been inundated with complaints about Telstra's new $2.20 "administration fee" for customers who pay their bills in person at Australia Post or Telstra retail outlets, or who post a cheque or money order. Our Chief Executive, Nick Stace, took up the issue with Telstra CEO David Thodey, who said any customer who has a good reason for not being able to pay their bills electronically would be granted a "sympathetic" ear from call centre staff. Some of the feedback we've received indicates Telstra is offering some callers a $15 rebate to cover six months of fees, so they have more time to make a decision to switch payment methods. Others have received nothing.

CHOICE raised the issue again with Telstra, which has promised to remind its staff to be sympathetic to customers' hardships. If you have problems trying to claim an exemption, we will continue to campaign on your behalf – all the way to the top of Telstra to get action. Here are just some of the comments we've received.

I have emailed Telstra complaining about its new fees for paying its accounts, especially at its retail shops. I feel this is just another lazy, greedy grab for profits.

Frank Hession, Dubbo, NSW

I am writing on behalf of one of my employees, who is annoyed by the $2.20 monthly fee he has to pay on his Telstra account. He is single, has a small annual income, only has a mobile phone, lives alone, doesn't have a computer and doesn't own a credit card. His monthly phone account is about $30-$35 per month, so this extra $2.20 is about 5%-6% on top of his account. I agree with him that Telstra is charging far too much for a person in this predicament. He doesn't have any way to stop paying this extra fee.

Rick Paltridge, SA

Billing, collecting and processing payments is an expense of operating any business. Why should it be any different for the telecommunications industry, Telstra in particular? Clearly, to claim this fee as necessary as a "cost recovery" measure is pure spin at best.

Ronald Coleman, Chatswood, NSW

Telstra bosses: what will your bottom-line profits – and your bonuses – add up to for this extra income? And how can you say it's to recover costs? If that's the case, how is it we can buy a phone card for $10 and talk for longer than 200 minutes? I choose to pay most of my accounts in cash or with an EFTPOS or credit card. Everyone should front up to Telstra, pay cash and refuse to pay the extra charge. If Telstra gets away with this, soon every account will attract this unfair charge – electricity, council rates, insurance and so on. I am considering getting rid of my landline altogether, as $29.95 of it is rental and these days my total bill is rarely above $60. If the fee is not dropped I will definitely be looking around and seeking alternatives for my mobile and internet as well.

Merv Lewis, Paddington, NSW

THUMBS UP!

Builders were repairing storm damage to **Tom and Maureen Reid's** home at The Gap, Queensland, and inadvertently disposed of the brackets supporting some venetian blinds. The Reids contacted the manufacturer, Uniline Australia, who posted replacements, free of charge.

This great service stood in contrast to what they'd experienced since their home was severely damaged in last year's storm.

Jan and Colin Marstin of Cambewarra, NSW, rely on their old computer to keep in touch with family overseas, so when it began to slow down they rang their internet service provider, Westnet. Over two days, two technicians spent four hours on the phone, sorting out speed, modem and connection issues, and were clear in their instructions and infinitely patient. They rang back to check on the results and even helped Jan and Colin with problems they hadn't originally raised. See Net Losses, page 27, for more on ISPs.

While eating some bircher muesli, **Judi Forsyth** of Lenah Valley, Tasmania, crunched onto a small, hard object that appeared to be a pebble. She sent it to the manufacturer, Carman's Fine Foods, and promptly received an email stating it was a nut shell, and contacted their suppliers with a request that more stringent checking be put in place. Judi was most impressed with their speedy attention.

I rang Telstra to say I should not pay the administration fee as I pay all my bills at the post office and have always done so. I used to have a budget card for Telstra (which they no longer have) and paid a small amount each fortnight. As I do not have any concession cards, I am not automatically exempt from the new fee.

The customer service person I spoke to apologised for not knowing about the update, so I directed her to the *CHOICE* article. After checking with her team leader she reported she could give me a $15 one-off rebate to cover six months of the new fee while I made "other arrangements" for paying my Telstra bills.

Jacki Thomas, Byford, WA

I have business, home and mobile accounts totalling 28 bills a year – $61.60 in these outrageous charges. What upsets me most is just how offensive the whole thing is. How dare they.

Heather Richardson, Portland, Vic

I was interested to read about unfair bank fees in When Zero is a Winner (*CHOICE*, September 2009). However, I would also like to see some work done on telecommunications, specifically billing from Telstra and Optus. Please extend your campaign to include these services.

Scott Draffin, Diamond Creek, Vic

LETTER OF THE MONTH

The wrong mix

In your food processor test (*CHOICE*, September 2009), you note the Magimix Compact White 3200's dough blade doesn't perform well, but the processing blade gives a better result and is used in the scoring.

In January 2009, I bought a Magimix 5200 processor from David Jones, costing $700, because a friend had said it was equivalent to industrial standard and therefore more robust. I'd used it very little and, like you, was not happy with the result of the dough blade, so I used the processing blade to knead some bread. The blade fused onto the shaft after only a short time and I was unable to remove it.

I phoned Magimix in Victoria who said the repair was to be done at my own expense and gave me the details of three approved repairers. Not wanting to risk such an expensive appliance in the mail, I contacted David Jones, who suggested I take it in so they could return it to the manufacturer. However, after contacting Magimix, David Jones said they were not able to send it in for repair. They packaged it for me and I couriered it to the nearest repairer in the ACT, whose manager had heard of the problem before. The repairer said Magimix was not going to honour the warranty because I had used the processing blade, not the dough blade as recommended in the instructions.

After many phone calls to Magimix and David Jones, as well as seeking legal advice from the Office of Fair Trading, I ended up paying for a new blade, shaft and courier. After owning the item for less than three months it had cost me almost $200 on top of the $700 purchase price – not to mention the inconvenience of being without a processor for more than a month and unnecessary back and forth with phone calls and transport. Incidentally, the repairer did not charge for labour and sympathised with my dilemma.

So members should be aware of the potential consequences if they swap the dough and processor blades.

Margaret Cooper, Latham, ACT

CHOICE SAYS The product manuals for Magimix's 3200, 4200 and 5200 processors state the processing blade can be used for lighter dough, such as shortbread or shortcrust pastry (which CHOICE used on the 3200 for testing). However, heavier dough such as bread, pizza dough and brioche are best done with a dough blade.

Be aware that the more you knead dough the tougher it gets, so ingredients must be mixed for about a minute only, until they form a ball. If it takes too long, stop the machine and let it rest, along with the dough, and try adding a little water before mixing again. Otherwise, as Margaret found out, you may end up with very tough dough that winds itself around the shaft and causes the machine to fail. After the initial mix, the dough needs to be rested for at least half an hour before using a pulse function four or five times to "punch" it down. This also minimises the strain on the motor.

Kneading dough is a very tricky process, and more so with a food processor, so be sure to follow instructions and supplied recipes – particularly the maximum recommended volume of the food you're processing and recommended blade for the job – otherwise you may void your warranty.

LETTER OF THE MONTH This month's winner receives *The A-Z of Gardening Hints*, or any other book of her choice at www.choice.com.au/books. Unfortunately we don't have the resources to answer all the emails and letters we receive. We may edit or print only an extract of emails and letters in the magazine.

MEMBER-TO-MEMBER

Join our revolution

CHOICE is calling on members to become part of our growing online community.

If you've logged onto CHOICE recently, you'll have noticed our new website, with interactive features that allow for a lot more engagement and feedback. You can now read staff profiles to get a greater understanding of who we are and what we do. There's also the opportunity for members to rate and comment on stories. And we've introduced podcasts that shed new light on our work here at CHOICE.

By sharing news, opinions and ideas, CHOICE members can engage with each other and tap into a whole new pool of knowledge. It's the brave new world of social media.

Blogs, Twitter, podcasts, Facebook – a few years ago none of these words would have meant anything to most people. Now, they are part of the lexicon of everyday life and we're using them to unlock the power of consumers.

By sharing news, opinions and ideas online, CHOICE members can engage with each other and tap into a new pool of knowledge.

Blogs and opinions

Across the entire organisation – from our testers in the labs to journalists, policy officers and CEO, Nick Stace – CHOICE staff are writing blogs about what's important to them. You can find out more about them by reading their profiles – simply click on their name in the article byline. We are also giving members and guests the chance to comment on and rate our blogs and articles. This not only gives a voice to members, but keeps us on our toes should we miss or get something wrong. This two-way flow is what makes social media so rewarding once you've dived in.

Join us on www.choice.com.au/blog

Video and podcasts

One of the popular features we've introduced is the CHOICE Radio podcast. You can find episodes on our site as well as on iTunes.

In fact, they recently ranked as the number one on iTunes in the not-for-profit sector, even beating Bill Clinton's. We've also introduced a video gallery to showcase our archive of videos. View them by category or browse the collection, which also lives on the YouTube video-sharing site.

Go to www.choice.com.au/videogallery

Hear our podcasts – www.choice.com.au/podcasts

Social networking sites

Social media sites, such as Twitter and Facebook, are helping CHOICE gain real-time access to consumers. We can do a call-out for story leads or gauge interest in a topic we're looking into. One example was a Twitter posting about our poll on parallel book imports. Before being posted on a Friday afternoon, there were about 75 votes; by Monday we had more than 1000 and a week later, more than 2000 people had voted, making it our largest poll after Grocery CHOICE.

Go to www.choice.com.au/community

Get involved

If you haven't had a chance to look at our new site, or have yet to see what social media is all about, the CHOICE Community page is a great way to take the plunge and get to know your fellow CHOICE readers and staff. If you think social media is something that only teenagers do, you'll be pleasantly surprised.

Simply click on the Community link in the top navigation bar of the site to find all these new features, as well as links to our profiles on Facebook, Twitter and YouTube. The CHOICE Community is your community, so get involved.

Cast your vote in a poll – www.choice.com.au/polls

"I'm the person who pays, but I hate being exploited through delays at the checkout, goods not on the shelves, and prices that always seem to rise faster than inflation" RESPONSE TO SUPERMARKET SURVEY, AUGUST 2009

GROCERIES

Not so super markets

When we pay high prices and get poor choice, it just doesn't add up.

Concerns about the increasing power of supermarkets are nothing new. As far back as 1988, CHOICE was highlighting to parliament that the number of major supermarkets had decreased from 45 chains in 1969 to a mere 27 in 1987. Twenty years later, things are worse: we have two behemoths, Coles and Woolworths, and only a handful of smaller chains. We believe it's time for an industry shake-up.

Grocery gripes

Australians have a love-hate relationship with Woolworths and Coles. They're concerned the big two are driving smaller manufacturers and retailers out of business, and pushing grocery prices up at the expense of farmers and customers. While many people would like to buy more of their groceries from specialty retailers, supermarkets' convenience and range mean many time-poor consumers keep coming back for a one-stop shop.

In August we asked members to tell us their gripes. Top of their list was loss of choice – a narrowing range of brands, items disappearing from shelves without notice and favourite brands supplanted by supermarkets' own private-label products. Second on the list was high prices – prices they don't believe reflect the true cost of groceries.

Government (in)action

The Rudd government was elected with a mandate to restore competition to the grocery industry but has not yet brought about any real change. It set up an Australian Competition & Consumer Commission (ACCC) inquiry into grocery prices, which found potential competitors to the major supermarkets are kept out of shopping malls due to difficulty in getting sites. It recommended action on planning laws and lease terms, but it did not see any need to improve competition laws. It concluded that the grocery market was "workably competitive". In our view, however, this means not competitive enough.

The ACCC has since ended the practice of keeping smaller supermarkets out of shopping malls using restrictive clauses in leases. While this may help some of the smaller chains gain a foothold in some malls, it will not transform the industry any time soon.

Our vision for the grocery market

CHOICE wants a more competitive and diverse grocery market – one that provides genuine choice about where to shop and what to buy; provides quality products at fair prices; and creates a level playing field so a diverse range of retailers can compete to meet consumers' needs. We're working with members and other consumers to bring about change. Visit www.choice.com.au/supermarkets to learn more about what we're doing and to have your say. Join our fight for a fair deal for supermarket shoppers.

CHANGES REQUIRED

Government Changes to planning and competition laws so that smaller supermarket chains and specialty stores have fair access to retail sites and can compete on fair terms.
Government and supermarkets A website that gives consumers accurate, local information about the groceries they want to buy, as promised in the 2007 election campaign.
Supermarkets Improved behaviour towards consumers, suppliers and competitors – in particular to ensure they do not use their market power to undermine producers and specialty stores.
Consumers Use their power as shoppers to promote competition – try out smaller chains and specialty stores, and use their shopping dollars to reward those stores that provide good choice, quality and prices.

CHOICE ONLINE

Join our supermarket campaign – www.choice.com.au/supermarkets

ISTOCK PHOTO

STORY KARINA BRAY

The 2009 CHOICE Shonkys

The year's worst of the worst for all things consumer.

It's time once again for the annual CHOICE Shonky Awards, where we reward manufacturers, service providers, government officials and marketers for their usual treasure trove of consumer-related Shonkyness.

In fact, there are so many contenders this year we're starting to wonder if there are some deliberate attempts to get nominated for the coveted prize. How else would you explain a government minister who canned a much-needed grocery price watch scheme just days before its launch? Or an increasingly despised telecommunications company that decided to hit valued customers with a $2.20 administration fee for the pleasure of paying their bill by mail or in person?

Alas, despite their best efforts, neither made the cut this time around. A disappointed Telstra even partially reneged on its $2.20 charge – why put up with all the negative press when there's no shiny Shonky at the end of it? And riding high on our success in convincing the Big Four banks to reduce unfair penalty fees, we've even decided to give their Royal Shonkynesses a break this year. Mostly.

So, without any further ado, the envelopes please.

THE CHOICE SHONKY FOR **PLUGGING STUFF AND NONSENSE** GOES TO

Reegen Micro-Plug

Financial crisis, rising electricity costs, global warming ... all this bad news is enough to make you reach for your Micro-Plug Power Saver and chill out. This electronic device claims to reduce energy consumption by up to 30%, so you can plug in your 6.8m plasma TV, turn your air-con down to arctic and watch the savings roll in, guilt-free. There's just one problem: it's virtually useless.

CHOICE put it to the test with a fridge, freezer, garden water pump and vacuum cleaner, and used a power meter to measure the kilowatts drawn, with and without the Micro-Plug. The result? No difference. We also tested it with a drill and recorded a small saving of 5%, so after approximately 10 years of using your drill 24/7 – as you do – you'll have earned back the $150 price tag.

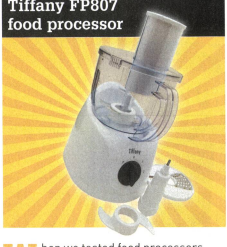
We contacted the distributor, who claimed we hadn't tested correctly and that some of our appliances were too powerful or not powerful enough to get any benefit. As proof, they volunteered their own test data, including scans of electricity bills from Rich Rich Fried Chicken Restaurant in Seoul before and after Micro-Plugs were put into in use. Apparently – and we'll take their word for it, as our Korean isn't great – the "before" bill was more expensive.

Perhaps we should outsource all our future lab testing to Rich Rich?

(Published in CHOICE, *July 2009)*

THE CHOICE SHONKY FOR
CHEESE-FEARING SURRENDER MONKEY
GOES TO

Tiffany FP807 food processor



When we tested food processors earlier this year, we included the $40 Tiffany FP807. Granted, it was by far the cheapest on test, but we didn't expect it to fail so spectacularly at the first hurdle – the cheese-shredding test.

And we're talking about normal cheese here, not some ancient, diamond-hard specimen mined from the caves of Lascaux. But the Tiffany crumbled faster than you could say "garden variety cheddar", with the plastic parts of the shaft that are supposed to hold the shredding attachment breaking off during processing.

Figuring we might just have been unlucky enough to have bought the only shonky sample manufactured, we bought another and tested it with something less challenging: mixing mayonnaise. As we marvelled at the perfection of the final product, said product slowly but surely oozed its way out of the bowl and into the electrical components of the processor – a potential electrical hazard.

Slightly dazed but undeterred, we cleaned up and moved on to the cheese test. But alas, machine number two committed suicide in much the same way as number one. Tired of throwing good money after bad, we didn't persist with a third machine to see how it would handle the real test of a food processor's mettle: kneading pastry.

(Published in CHOICE*, September 2009)*

THE CHOICE SHONKY FOR
BLINDING US WITH DODGY SCIENCE
GOES TO

L'Oréal Elvive

Magazine ads are littered with terms such as "clinically proven", "dermo-clinical trials" and "in vitro testing", while tantalisingly obscure substances with names such as "Tetrahydroxypropyl Ethylenediamine", "Elemi PFA", "Oli-vityl", "Bioxilift" and "Nutrileum" proliferate.

There are even references to so-called clinical trials, with very precise and impressive-sounding results – "0.7mm wrinkle lift corresponding to a 13.2 year decrease in age". That sort of thing.

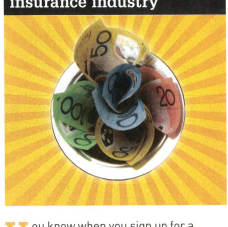
It all sounds so credible, they could be advertising a new wonder drug. But these are all just ads for cosmetics, which – if they actually lived up to any clinically meaningful claims – would have to be registered with authorities, which they're not. But you'd figure that out anyway if you read the fine print and followed the numerous asterisks, which mention disclaimers such as "cosmetic lift only" and "consumer perception study". In other words, shonky science.

Garnier, Chanel, Nivea, Avon – all the big names do it, but the Shonky goes to L'Oréal, because they're worth it. Its Elvive shampoo, conditioner and serum regime combo comprises three products. But what do they measure it against for the sake of a scientific comparison? Just one product: plain shampoo. No surprises the trio comes up trumps in the comparison. Shonky? You bet.

(Published in CHOICE*, May 2009)*

THE CHOICE SHONKY FOR
PROFIT PROTECTION INSURANCE
GOES TO

Credit protection insurance industry



You know when you sign up for a credit card and the provider tries to upsell you extra insurance? Offered by the likes of the Big Four banks and Citibank, it's called "credit protection cover", and it's supposed to cover your credit card, home loan or personal loan debt if disaster strikes and you can't make repayments. So, one less thing to worry about if you lose your job, get hit by a rampaging camel or die. However, with plenty of hidden catches and traps, our investigation of these services found they registered high on the Shonky barometer.

For a start, it's very expensive compared with life insurance or income protection insurance. That's despite the fact that only 15% of income from premiums is returned in claims payouts, compared with about 74% for other types of insurance. In all, less than 1% of people with this insurance make a claim and then, thanks to some pretty tight exclusions in the policy, 12% of these claims are rejected – a much higher rejection rate than for other types of insurance. Credit protection? Sounds like insurers are only protecting their massive profits.

Given the Consumer Credit Code has hardship provisions for personal disasters, consumers would be better off skipping this shonky credit protection insurance and talking to their lenders about a solution.

(Published in CHOICE*, March 2009)* >

Iconic brands are shrinking their products – but sadly, not their prices – as they hit old age.

THE CHOICE SHONKY FOR
WATER AT WHAT PRICE?
GOES TO

Chefs' Cupboard and Massel liquid stocks

Chicken stock is the liquid you get from boiling bits of chicken carcass, vegetables and seasoning in water. These days, most people don't bother making it themselves – and why would you, when you can buy it ready-made from the supermarket? We took a look at what's around, and some of the liquid stocks triggered a distinct blip on our Shonky radar.

Overlooking the fact that many chicken stocks have never actually been anywhere near any part of a chicken, what really surprised us was that of the seven brands of liquid stocks we found in shops, only two – both gourmet stocks available at gourmet prices – were genuine liquid from production to shelf. The other supermarket varieties were reconstituted from powder and/or liquid concentrate. So when you buy some liquid stocks, you're paying an extra $2.50 per litre for the convenience of pre-added water.

The ones made from powder, ALDI's Chefs' Cupboard and Massel, are particularly galling. All that extra packaging of the Tetra Paks and transporting unnecessary water, when you could just as easily add the powder to the water yourself at home.

OK, so it's not quite up there with water purporting magical mineral properties being shipped from Europe or the Pacific islands. And in these time-poor times, you might consider $2.50 a fair price for saving the few seconds it takes to add your own water. But really, if it's reconstituted, particularly from powder, shouldn't this at least be made clear on the label so we can make an informed choice about what we're really buying?

(Published in CHOICE, *October 2009)*

THE CHOICE SHONKY FOR
HONEY (OAT CRISP), I SHRUNK THE GROCERIES
GOES TO

Uncle Tobys Oat Crisp Honey cereal

What do Cadbury, Nestlé, Sorbent and Smiths all have in common? These iconic brands have hit old age and started shrinking their products. The trouble is, prices haven't shrunk accordingly. And disguising the shrinkage with extra packaging is fooling no one: we've been inundated with correspondence from consumers who are pretty miffed at the deception.

The competition is tough, but we're giving the award to Uncle Tobys for its Oat Crisp Honey cereal. We found the old and new packets on the supermarket shelf at the same time, which makes any attempted sleight of hand embarrassingly obvious. The new pack is the same height and width as the old, but not quite as deep, so you get 14% less product. And the honey-coated news for consumers is that they've also shrunk the pack price – but while the recommended retail pack price has decreased 6%, the *unit* price has jumped 10%.

The company freely details the changes in pack size, recommended retail and unit price on its website, also explaining why the price increase was necessary ("increased costs of ingredients", apparently). We reckon consumers are prepared to wear price increases over time, but why the sudden decrease in pack size, if not to confuse? According to the website, it's to "ensure our products remain affordable". Yet the serving size hasn't changed, so you'd have to buy it more often – 17 boxes a year more often, for a family of four. Shonky logic indeed.

Thankfully, you won't need to take your magnifying glass to the supermarket just yet – the spate of shrinkages seems to have slowed down in the past 12 months. And just in time, it seems, because unit pricing on supermarket shelves will make changing sizes and price confusion far more transparent. Coincidence? We think not.

THE CHOICE SHONKY FOR
SKY HIGH SURCHARGES
GOES TO

Qantas

Thankfully, ads for budget flights that conceal hefty hidden taxes and surcharges have been outlawed, so now the price you see advertised is the price you pay. Well, almost. If you book online, as many do, be prepared to fasten your seatbelt and watch the price soar as the credit card surcharge is added.

Airlines charge flat fees on a per-flight or per-passenger basis – or, in the case of Tiger Airways, both. Depending on the total travel value, these charges are potentially a lot higher than the airlines' costs. On a $200 credit card booking for a Sydney-Melbourne return flight, Virgin and Jetstar charge $6 and Qantas charges $7.70 – yet Tiger's fee is $12, or 6% of the fare. That's a pretty big mark-up on the average fees paid by merchants to process Visa and MasterCard transactions, which are less than 1%, and even on Diners and Amex at about 2%. Internationally, Qantas takes the prize, with a $25 surcharge per passenger, whether it's a $500 cheapie ticket to Fiji or a $10,000 first-class ticket to Europe. So we've decided to award Qantas the Shonky, with Tiger the runner-up.

Airlines deny the surcharge (Tiger euphemistically calls it a "convenience fee") is ridiculously high. Qantas says it doesn't even cover costs – it's apparently not enough to subsidise the merchant service fee liability incurred by the folk at the pointy end of the plane. We concur with the Reserve Bank, which says "there are some cases where surcharges appear considerably higher than these [merchant service] fees. This latter outcome is likely to reflect the market power of the merchants concerned." Or, they charge a lot because they can.

If we could just knock this shonky surcharge on the head, we'd only have to worry about fees and surcharges for baggage handling, dodgy meals, hiring headsets and so on.

(Published in CHOICE, *October 2009)*

THE CHOICE SHONKY FOR
TELECONFUSICATION
GOES TO

Tel.Pacific phone cards

International phone cards are a cheap and convenient way of phoning overseas. But with their ever-changing terms and conditions and all sorts of fees and surcharges, you never quite know what you'll actually end up paying.

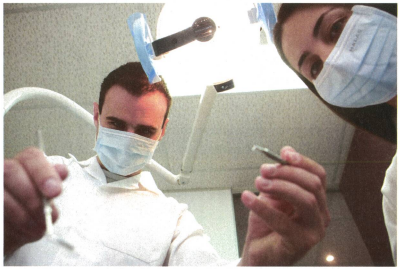
The Telecommunications Industry Ombudsman has been inundated with hundreds of complaints from "beshonkied" consumers about inaccurate, incomplete or out-of-date information. This year, the Australian Competition & Consumer Commission even took three phone card companies to court for misleading and deceptive conduct. New industry guidelines for phone card companies now mean fees must be clearly displayed in all advertising bumph. However, that doesn't mean you pay less of them. And what could have been a great victory for transparency was somewhat tempered by the fact that fees and charges aren't printed on the actual card.

When we looked at the market, we decided that while several cards deserve Shonky commendations for ludicrous fees and charges, phone card company Tel.Pacific should get the award for the sheer number of outrageous fees charged. We found connection fees, disconnection fees, daily service fees from when the card is activated (even if you never use the card), per minute surcharges for using 1300 and 1800 numbers, fee rounding and block rate charges of 10 minutes or more. The type and amount of these extra charges varies from card to card – and Tel.Pacific offers more than 80 different cards, making comparison shopping fairly arduous.

But then, why even bother? Just when you've found the optimal combination of call rates and changes, you'll note that the rates "may change without notice".

(Published in CHOICE, *October 2009)*

When booking airline tickets online, be prepared to fasten your seatbelt and watch your ticket price soar with added fees and surcharges.



STORY KARINA BRAY

Trust me, I'm a dentist

The dental industry is notorious for high costs and unnecessary procedures. But CHOICE's shadow shop finds a more perplexing issue.

NUTSHELL

>> CHOICE's shadow shop of dentists found inconsistencies in the range of recommended treatments.

>> The line between preventative dentistry and blatant overservicing is hard to nail down – and shopping around may not help.

It's a hobby of tabloid journalism: send a hapless reporter along to a string of different dentists and come up with a list of expensive dental treatments recommended by unscrupulous dentists anxious to buy their third European sports car. Usually, they hit pay-dirt, with not only vast overservicing uncovered, but occasionally even health insurance fraud – itemising services not provided so a patient can claim more money from their insurer.

To investigate the dental industry, CHOICE sent out a shadow shopper and our findings were not as predictable as you might expect. More disturbing than the isolated cases of potential overservicing we uncovered were the different verdicts on our shadow shopper's teeth. We found a lack of diagnostic consistency in the 14 dentists we visited, which highlights just how difficult it is for the typical consumer to know which treatments are imperative, which are optional and which are wait-and-see.

Shadow shop preparation

CHOICE sent a shadow shopper, with X-rays in hand, to 14 dentists across Sydney for a check-up only, no clean. Her teeth were fairly typical of a woman in her mid-40s, with seven amalgam fillings, some root canal treatment and a crown done some years previously. Some of her teeth could have done with straightening, and she'd never had them whitened, making her a potential candidate for cosmetic procedures.

Before setting out, our shadow shopper consulted her personal dentist, who detailed the current condition of her teeth and gave her pointers on what to expect from a good quality examination. She was also examined by a dental specialist and a dental academic, who agreed to be independent experts for our investigation.

Our shadow shopper was advised there were likely to be four potential issues with her teeth.

- A filled tooth with signs of "ditching" – where the edges of the filling have collapsed. This is common with old amalgam fillings and is sometimes associated with decay.
- A chipped front tooth, while seemingly only a cosmetic issue, was a sign of problems with a single tooth cross bite and bruxism (clenching or grinding teeth). Filling the tooth would have been fairly pointless, as the filling would have fallen out.
- Two impacted wisdom teeth looked pretty nasty in the X-ray but were causing no problems.
- Finally, her teeth were due for a clean and scale.

What did the dentists say?

Ditched filling About half said there was decay around the ditched filling and recommended it be replaced. The other half didn't mention it. The most convincing case we saw of potential overservicing was the dentist who

UNIVERSAL DENTAL HEALTH

In early 2008 the federal government formed the National Health and Hospitals Reform Commission to find ways of reforming the nation's health care. One of the commission's proposals was a universal dental scheme, Denticare, funded by a Medicare-style taxpayer levy.

Expected to cost $3.6 billion annually, the proposed scheme is broadly supported by social welfare groups, who point out that about one-third of Australians currently avoid visiting a dentist due to cost concerns, and more than half a million are awaiting publicly funded dental care.

The Australian Dental Association has slammed the scheme, saying it would only provide basic services and the money would be better directed to people most in need. A final decision on Denticare is expected in 2010.

CASE STUDY

The rise of dental tourism

Carey Swan was one of many Australians who decided she simply couldn't afford the cost of the dental work she needed. Root canal therapy, crowns and implants were among the costly procedures dentists had recommended over the years, and unable to put off the inevitable any longer, she started researching and costing overseas options.

Carey travelled to Bangkok on two occasions to attend a Thai dental practice well regarded among expats and Bangkok's elite. Major work included eight fillings, an implant and root canal therapy and crowns on six teeth. The same work would have cost at least $20,000 here.

Dubious friends back in Australia, at first concerned about Carey's overseas experiment, are now converts, with six making the pilgrimage to Thailand in the past two years to have extensive dental work done.

Carey returned there earlier this year to have a crown fitted to the implant she'd had done in 2007. "I've estimated that, even with the price of airfares and accommodation at about $1200 for a 10-day visit to Bangkok, I've saved about $10,000 on the price it might have cost me to get the equivalent work done in Australia," says Carey, who praises the Bangkok dentists as "the best I've experienced".

The Australian Dental Association, however, warns against going overseas for treatment. It points out that overseas dentists may not be as well qualified as local dentists and infection control standards may not be as high. Sometimes you need to visit more than once to allow the mouth to settle between visits, such as for implants. And if something goes wrong, you have limited recourse, and may end up having to get further work done here or overseas again.

suggested replacing that filling, plus two others, and warned all three teeth might then require crowns. The fillings were estimated at $500 each, and the crowns $2300 a piece. A few dentists recommended some extra fillings, but there wasn't consistency as to which ones – and our adjudicators didn't agree with any of them.

Chipped front tooth Most dentists told her they could fill it, but correctly pointed out the filling would probably fall out. Four dentists asked if she ground or clenched her teeth, suggesting that may have been responsible, although none offered advice to address the problem – relaxation and other behavioural therapies are good starting points for treating bruxism. None suggested a nightguard to prevent teeth grinding – a device our experts say is rarely effective in such a case because it tends to be abandoned after a short while and is expensive.

Impacted wisdom teeth All noted them and none recommended touching them. There was an alarmist suggestion from one they could possibly result in cancer.

Clean and scale One dentist insisted on cleaning our shadow shopper's teeth, despite her initial protestations. We consider this a contravention of the Australian Dental Association's Guidelines for Good Practice on Consent for Care in Dentistry, which states a patient should volunteer consent and not be coerced into accepting any treatment.

Subsequent dentists also wanted to clean her teeth, even though it shouldn't have been necessary so soon after the clean she'd just had. Overservicing? Probably not: a clean and scale is often recommended every six months as a matter of course, and our shadow shopper told them it had been eight months since her last clean. And when our specialist looked at her teeth with a binocular microscope, he found some of the calculus had been missed – something other dentists possibly noticed.

Cosmetic procedures None pushed any and all correctly noted it was generally better to leave old amalgam fillings than replace them with white composite ones.

Confusion – a heavy price to pay

The cost of the check-ups ranged from free to $120, averaging about $55. The free check-up was one of the best, while the equal-most expensive dentist recommended expensive and unnecessary work. >

Be wary of accepting extensive and expensive treatment from a general dentist, unless you know the dentist and their work well.

UPSKILLING FOR THE GOOD TIMES

In poor economic times, when discretionary spending is reduced, entrepreneurial dentists take the opportunity to upskill and diversify. If you believe the marketing, courses to get up to speed on orthodontic or prosthodontic skills, such as installing crowns, bridges, implants and braces, can take just a few days.

Meanwhile, referrals to specialist prosthodontists are drying up, with general dentists taking on more of this work, as well as difficult extractions they may have referred on. By and large, general dentists do a good job and many dentists will recognise when a job's beyond them. But when it goes pear-shaped, specialists – who undertake three years' further training – are left to fix up any problems that arise.

Other popular courses teach how to improve their profitability – in part by making clients say "yes" more often. In recognising that people resist sales pressure, these courses help dentists phrase their treatment proposals in such a way that patients view their condition as one that must be treated rather than simply could be treated.

One of the initial questionnaires a dentist asked our shadow shopper to fill in had multiple-choice questions such as: "When would you like the treatment to be done? Before problems arise; when it's worsening; or, after the problem occurs." And, "How healthy would you like your teeth be? As healthy as they can be; as healthy as they can be; or, as healthy as they can be." This line of questioning helps shape expectations, perhaps making you more responsive to suggested treatment plans – which are supposedly in the best interests of your health. The same dentist charged $240 for the consultation with X-rays and recommended more than $1000 of treatment considered unnecessary by our independent experts.

DID YOU KNOW?

Government honey pot

Under current arrangements, patients with certain chronic medical conditions, including asthma, cancer, diabetes, cardiovascular disease, mental illness and arthritis, can claim up to $4250 of Medicare-funded dental treatment, including fillings, crowns, bridges and dentures.

Medicare recognises that poor oral health is often a manifestation of deeper health issues, and vice versa. So dentists will usually try to get a complete medical history from patients to determine underlying concerns or conditions.

Our shadow shopper found most of the 14 dentists she visited covered this in a personal details questionnaire. A few backed it up with some additional questioning in the chair. But one dentist spent what seemed an excessive amount of time asking about family history of heart disease and whether any relatives – parents, aunts and uncles – had missing teeth, and if so which teeth. Was there an ulterior motive to this intense questioning? We can't say, but patients should certainly be alert to potential abuse of the system.

Medicare, while a great service, can allow many patients to receive substandard or inappropriate treatment, or even purely cosmetic treatment, at the expense of the taxpayer.

< Our main concern is the range of advice on the ditched filling, with some dentists not mentioning it, some recommending it should be monitored and others urging it be replaced straight away. When the experts can't agree, how can the consumer make a call?

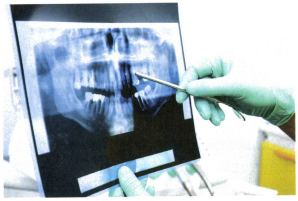
Aside from this, however, there were only two whose recommendations could be considered excessive and unnecessary, and the aggressiveness displayed by the dentist who insisted on doing a clean was unsettling.

Our shadow shopper was disillusioned by the whole experience. After visiting the first two dentists, she remarked she'd never again agree to any dental work without getting a second opinion. After visiting 14, and getting almost as many different opinions, she realised even a second opinion might not count for much.

Did we find recessionary dentistry?

Our shadow shop uncovered little evidence of widespread overservicing. This could be down to several factors, including luck of the draw or perhaps something about our shadow shopper that suggested she wouldn't readily accept unnecessary treatment.

The fact she brought along her own X-rays, for instance, may have signalled to dentists she was informed and keen to keep costs down. Then there's the economic downturn, with dentists possibly mindful of people's reduced discretionary spending. In better times, our shadow shopper could have been offered braces or a splint to straighten her teeth, crowns over all amalgam-filled teeth, a cap or veneer on her chipped tooth, and teeth whitening.



The main potential money-spinner usually comes from suggesting additional fillings. A patient may seek a second opinion when a mouthful of fillings is suggested, but one or two fillings might be accepted without question. Even something as standard as X-rays can bring in a few extra dollars: we found price ranges of $68 to $120 for a pair of bitewing X-rays.

Dentistry is an expensive business. It's estimated the cost of overheads, such as rent, staff, utilities and equipment is about $180 per dentist per hour, while a CBD dentist calculated it at $600. So $55 for a 25-minute check up is not bad. As the table (right) shows, the average clean and fluoride treatment would add about $120 to the check-up bill. Some people willingly spend this much and more on a car service, yet baulk at spending it on their teeth.

Finding a dentist

Dentistry is said to be a notoriously inexact science, or even an art based on scientific knowledge. With most people now assuming they'll keep their teeth for life, dentists have an unprecedented duty of care. However, heavy-handed and unnecessary work could ultimately destroy a tooth. Most people aren't in a position to judge whose opinion best serves their long-term interests, so when looking for a dentist, there are some simple guidelines to follow.

- Be wary of accepting extensive and expensive treatment from a general dentist, unless you know their work well. This especially applies to complicated dentistry, such as orthodontics and prosthodontics.
- Don't let leading questions sway your judgment, and watch out for the sales pitch that doesn't sound like a sales pitch. Is your dentist in the business of dentistry or the practice of dentistry?
- A thorough examination should include an inspection of teeth, gums, inside of the cheek, palate, tongue and lips. A probe should be used to check gum pockets and a mirror for awkward spots. Findings should be charted in detail. An average check-up takes 20-25 minutes.

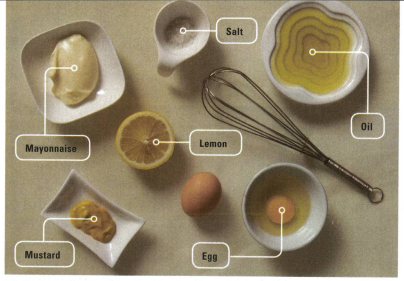
COMMON DENTAL PROCEDURES

Procedure	Item number	Average charge	Range of claims
DIAGNOSTIC AND PREVENTATIVE			
Comprehensive oral exam	011	$50	$35-$81
Periodic oral exam	012	$46	$30-70
Single X-ray	022	$37	$25-$63
Removal of plaque	111	$49	$30-$84
Scale and clean	114	$87	$55-$151
Fluoride	121	$31	$20-$50
Fissure sealing (per tooth)	161	$46	$30-$161
SURGICAL			
Extraction	311	$126	$75-$253
RESTORATIVE (including fillings)			
Adhesive restoration-$ 1 surface, posterior	531	$118	$70-$216
Adhesive restoration-$ 2 surfaces, posterior	532	$154	$98-$260
Adhesive restoration-$ 3+ surfaces, posterior	533	$177	$109-$311
Cusp capping, per cusp	577	$30	$20-$88
ENDODONTIC			
Root canal preparation and filling	415 & 417	$423	$264-$780
PROSTHODONTIC			
Full crown	615	$1249	$803-$2005
Bridge with 2 full crowns (veneered) and 1 pontic (replacement tooth)	(2x) 615 & 643	$3474	$2116-$6510
Partial maxillary (upper jaw) denture-$cast metal framework with 6 teeth	727 & (6x) 733	$1301	$799-$4161

USING THE TABLE Average charge This is based on HCF's claims data for 2008. **Range of claims** This covers the middle 90% of claims, excluding the top and bottom 5% of claims.

A patient may seek a second opinion when a mouthful of fillings is suggested, but one or two fillings might be accepted without question.

- If you're looking for a new dentist, ring ahead and get prices for a check-up and clean. How does this compare with the average $130-$140? Are X-rays and fluoride treatment included? If you feel you've been quoted a high price for dental work, check the table above to see where it lies in the range – you may find it's a fair price.
- If you need extensive work, shop around. If you have a written quote with item numbers, ask how much they'd charge for the same work and compare the price with the table. Don't be afraid to get a second opinion. ■



STORY RACHEL CLEMONS

Not eggsactly mayonnaise

Food science simply can't replicate the creaminess of oil and eggs.

NUTSHELL

>> The more fat a mayonnaise contains and the higher up egg is on the ingredients list, the more authentic it's likely to taste.

>> Fat-free mayos may be better for your hips, but replacing oil with water and adding sugar doesn't do the taste or texture any favours.

Traditional homemade mayonnaise is a luscious blend of oil, egg yolk and vinegar or lemon juice. Supermarket mayo can be a different beast altogether. While some products stay close to the traditional recipe, many skimp on oil and egg and bump up the sugar and additives to compensate, resulting in something that's more like a runny, sweet glue than the creamy, dense sauce traditionalists would offer up.

CHOICE put 20 popular mayonnaises to the test – six fat-reduced, 14 regular – to see which taste best. Our results indicate that you can work out what to expect from a bought mayonnaise just by reading the label. Ingredients are listed in descending order of proportion by weight, and if oil and egg feature in the first three ingredients, you've usually found a product that bears the closest resemblance in both texture and taste to homemade mayonnaise. You certainly can't base your choice on price; Doodles Creek, the most expensive mayonnaise on test at $3.60/100g, rated poorly, while Unger's, one of the top-rating ones, was a reasonable $1.00/100g.

WHAT TO BUY

BEST OVERALL
Praise Whole Egg Mayonnaise
$1.35/100g

BEST REDUCED FAT
Unger's Lite Mayonnaise
$1.00/100g

Full-fat flavour

Of all the products on test, those described by our trialists as tasting "authentic" were most likely to score well overall. So it's not surprising that the ingredients lists of the top-tasting products closely resemble a traditional recipe, where up to 80% of the volume is oil, with egg yolk the other key ingredient.

Egg yolk is listed in the first three ingredients of our top-tasting mayos. Indeed, the ones our trialists described as tasting "eggy" generally scored well. (While it had no measurable impact on taste, it's of interest that Doodles Creek, Hellman's and Kato all declare free-range eggs are used in their mayonnaise, while S&W claims its eggs are "cage free".)

The five products in our trial with the most fat (oil) were rated in the top six overall. Obviously, more fat means more kilojoules – but when the trade-off is flavour, it's worth eating a little less and savouring the better taste.

Texture is also important. Gradually whisking oil into egg yolks results in a naturally dense, smooth and creamy emulsion. The products that rated as smoothest and creamiest – words frequently used on mayonnaise labels – were the most popular.

Seasonings such as mustard, spices and salt in particular are commonly added to mayonnaise for flavour. But it's worth pointing out that Praise Whole Egg, our top-tasting mayonnaise, is the least salty on test. Clearly, mayo doesn't have to be salty to be tasty.

Low-fat, little taste

If you're watching your weight, try a 97% fat-free mayonnaise. You should know that in these products the bulk of the oil is replaced with water. And according to their ingredients list, the amount of egg they contain is minimal (Coles Mayonnaise 97% Fat Free contains no egg at all). To simulate the texture and consistency of traditional mayonnaise, thickeners and stabilisers such as xanthan gum and maize starch thickener are added. There's still some way to go before the natural density and creaminess of a mayonnaise made of oil and egg can be replicated by food science.

MAYONNAISE NUTRITIONAL GUIDE

Brand / product (in rank order by taste score)	Taste score (%)	Fat (g/100g)	Sugars (g/100g)	Sodium (mg/100g)	Price ($ per 100g)
Praise Whole Egg	67	81.9 ■	2.2 ●	295 ▲	1.35
Best Foods Real Mayonnaise	63	78.9 ■	1 ●	608 ■	1.45
Unger's Lite Mayonnaise	60	35.7 ■	3 ●	821 ■	1.00
Hellman's Real Mayonnaise	59	79.1 ■	1.3 ●	600 ■	1.60
THOMY Delikatess Mayonnaise	58	84.5 ■	1.1 ●	336 ▲	1.15
Paul Newman's Own Whole Egg Mayonnaise	56	82 ■	1.1 ●	610 ■	1.35
Praise Whole Egg Light – 65% Less Fat	56	28.7 ■	13 ▲	915 ■	0.95
Yumi's Traditional Home Style Mayonnaise	56	74.6 ■	1.9 ●	522 ▲	1.00
Praise Creamy Mayonnaise Traditional	53	71.6 ■	8.9 ▲	500 ▲	0.85
S & W Real Whole Egg Mayonnaise	50	79 ■	1 ●	580 ▲	1.50
Colway Creamy Mayonnaise (ALDI)	48	23.8 ■	15.4 ■	379 ▲	0.55
Doodles Creek Mayonnaise	45	38.4 ■	1 ●	512 ▲	3.60
Kraft Classic Mayonnaise	45	19.9 ▲	8.5 ▲	619 ■	0.80
Coles Mayonnaise 97% Fat Free	42	2.8 ●	21 ■	750 ■	0.65
Kraft Mayonnaise 97% Fat Free	42	2.5 ●	17.2 ■	705 ■	0.75
Norganic Golden Soya Mayonnaise	42	74 ■	1 ●	510 ▲	1.20
Woolworths Select Mayonnaise 97% Fat Free	42	2.8 ●	21.9 ■	728 ■	0.55
Weight Watchers Mayonnaise Traditional	41	2.1 ●	19.9 ■	680 ■	0.80
Kato Mayo	39	29.4 ■	11.7 ▲	699 ■	1.40
Black & Gold Mayonnaise	29	9.3 ▲	21 ■	605 ■	0.35

USING THE TABLE Taste score The average of the tasters' overall scores. **Nutrients** Based on information on the label. For ease of comparison, these are the amounts per 100g. These criteria are based on the latest nutrition recommendations and dietary guidelines established by government health experts in Australia and internationally.
Fat (g/100g) ● ≤3g; ▲ 3.1g-19.9g; ■ ≥20g.
Sugars (g/100g) ● ≤5g; ▲ 5.1g-14.9g; ■ ≥15g.
Sodium (mg/100g) ● ≤120mg; ▲ 121mg-599mg; ■ ≥600mg.
Price Container sizes vary, so for ease of comparison these are the price per 100g based on prices we paid in Sydney in August 2009.

Reduced-fat mayos in general and 97% fat-free mayos, in particular, scored poorly overall in our taste test. Our trialists didn't know if the samples they tasted were reduced fat or not, but their scores suggest there's no substitute for full-fat flavour. Bear in mind that reduced fat doesn't necessarily mean healthy. When fat is removed, something else is generally added to provide flavour – usually sugar. Of the five most sugary mayos on test, four are reduced fat (three of which are supermarkets' own brands).

You don't always have to forgo health for taste. Unger's Lite may not be "light" compared with the 97% fat-free products, but it has only half the kilojoules and fat of the top-tasting regular products and minimal sugar, and our trialists scored it higher than all other reduced-fat mayos.

Flavour fiddling

At first glance Norganic Golden Soya and Kato Mayo contain all the right elements (oil, egg yolk and vinegar), yet their taste test scores are relatively low. A closer study of the ingredients lists suggests why this is so. Kato is only 27% oil, egg is way down the ingredients list and its first ingredient is grape juice. Norganic contains apple cider vinegar and honey rather than the more conventional white vinegar and sugar. Such unique ingredients give these products a flavour profile that may not appeal to all taste buds.

We included Kato and Norganic in this test, despite their unique ingredients, as they're not marketed as "flavoured" mayonnaise – unlike the exotic-sounding products in many brand ranges: wasabi, peri-peri, dill, truffle, and chilli, lime and coriander, to name a few. ■

HOW WE TEST

We asked 70 ordinary consumers, all CHOICE staff, to taste mayonnaise. Samples were presented in a random order in plain containers identified only by code numbers. Trialists described the taste and rated each sample for texture and how much they liked it overall. Each mayonnaise was tasted by 21 people.

DID YOU KNOW?

Mayonnaise is the base for many other chilled sauces and salad dressings. **Aioli** is an olive oil mayonnaise with garlic. **Dijonnaise** is mayonnaise mixed with Dijon mustard. **Tartare sauce** is mayonnaise spiced with pickled cucumbers and onion. **Thousand Island dressing** is tomato sauce, sweet pickle relish and assorted herbs and spices blended into a mayonnaise base.

STORY ALAN DOOLEY

Easy money

Paying kickback commissions you didn't even know about? CHOICE outlines an easy way to reclaim your money.

NUTSHELL

>> You can choose who receives the sales and advice kickbacks from your investments.
>> Weigh up the pros and cons before making any changes.

Would you like to receive hundreds of dollars from your superannuation fund or insurance each year, without changing your investments or policies? Many Australians have, thanks to commission rebate companies. They are part of a fast-growing industry that has emerged to help recover the hidden commissions many unwittingly pay as part of superannuation and insurance policies, home loans and investments. CHOICE reviewed the market to find the best offers and discovered not all rebate companies are created equal.

How the industry works

Most large financial product providers in Australia are banks, super funds and financial institutions that use financial planners and advisers as their sales force, paying them a commission from your investments in return. So, if you've invested in a managed fund, life insurance policy or super fund arranged by a financial planner, chances are part of your money is paid to that adviser as a kickback.

The most common payments are upfront commissions, which cream off a percentage of your initial investment and future contributions, while trail commissions are

COMMISSION REBATE COMPANIES COMPARED

	REFUND DETAILS				ANN SUP
Company (in rank order of trail refunds)	Initial commission refund	Trail commission refund	Frequency of refunds	Years rebating commissions	$20,000
BEST FOR SUPERANNUATION BALANCES UP TO $50,000					
Commission Refunders	50%	50% of first $700pa; 100% thereafter	Half-yearly	8 (A)	$50
iRefund	100%	50% of first $790pa; 100% thereafter	Annually	2	$50
MyMoney	100%	50% of first $480pa; 100% thereafter	Monthly	<1	$50
Refund Easy	100%	50% of first $600pa; 100% thereafter, per couple	Quarterly	1	$50
YourShare.com.au	100%	50% of first $590pa; 100% thereafter	Annually	4	$50
BEST FOR SUPERANNUATION BALANCES OF $75,000 TO $200,000					
Dixon Advisory	100%	0% of first $150pa; 100% thereafter, per product	Annually	15	(B)
OTHER COMPANIES (in alphabetical order)					
2020 DIRECTINVEST	100%	Case by case for investments of at least $100,000	Varies	13	
Commission Rebate	100%	0% of first $100; 75% thereafter, maximum annual fee $350	Annually	<1	(B)
CommSec	Up to 100%	0%	na	6	
Investsmart TrailCap	100%	0% of first $300pa; 50% thereafter	Annually	10	(B)
Rebate Finance	100%	50% of total amount, once the trails exceed $20 per month	Four-monthly	15	(B)

TABLE NOTES * Assuming 0.5% annual trail commission. **na** Not applicable. **(A)** Commission Refunders has been trading for less than a year, but its parent company

annual payments based on the balance of your funds. In some cases, advisers may be earning these payments by providing you with ongoing advice, regular appraisals of your investments and strategy, and other services. However, some people get no value for these fees. CHOICE spoke with members who discovered they indirectly pay commissions each month to a financial adviser they've never even met, and in one case to a planner who had died – the commissions continued to flow from an employer's default superannuation fund.

If this sounds like you, you can choose not only where your money is invested, but who gets the commissions. You could either switch to a lower-cost investment that doesn't pay commissions, or stay put and transfer your "broker authority" to a commission rebate company. We scoured the market for rebate providers and show details of 11 in the table below, although new ones are popping up all the time.

How commission rebates work

Commssion rebate companies generally offer a no-advice service; they simply request details about you and your investments or policies, and contact the product providers to request entry fees be reduced (usually to zero) and future trail commissions be paid to them instead of your present adviser. The rebate company then shares the trail commissions with you – to varying degrees.

Finding the best-value rebate company depends on the funds they cover, which commissions and what percentage they refund, their fees and the value of your investments. Before transferring your broker authority to any company, make sure you read its Financial Services Guide, which explains the key things you need to know.

Superannuation rebates

If you're in a retail or for-profit super fund, you are probably indirectly paying commissions to a financial adviser. Retail fund providers include large financial institutions such as AMP, AXA and Colonial First State.

The upfront commissions could be up to 5% from each contribution you make – all but one of the rebate companies we compared "dial down" these entry fees to nil. Superannuation trail commissions are usually about 0.5% of your fund's balance each year – $500pa for a $100,000 super fund. Paul Brady of commission rebate company YourShare.com.au, says a trail of 1.1% or even higher is not unusual: "1.7% is the worst I've seen. It applied to a client who was intending to move to an industry super fund after she hadn't seen her financial planner for a number of years." >

A trail commission of 1.1% or even higher is not unusual – 1.7% is the worst one refunder has seen.

L COMMISSION REFUND ON ANCE*				REFUNDS AVAILABLE							SPECIFICATIONS	
	$75,000	$100,000	$200,000	Superannuation	Managed funds	Margin loans	Life insurance	Share trading	Mortgage	General insurance	Personal advice offered separately	Contact
25	$187.50	$250	$650	✓	✓	✓	✓				✓	www.commissionrefunders.com.au
25	$187.50	$250	$605	✓	✓	✓	✓		✓	✓		www.irefund.com.au
25	$187.50	$260	$760	✓	✓	✓	✓					www.mymoney.com.au
25	$187.50	$250	$700	✓	✓	✓	✓		✓		✓	www.refundeasy.com.au
25	$187.50	$250	$705	✓	✓	✓	✓	✓	✓	✓		www.yourshare.com.au
00	$225	$350	$850	✓	✓		✓				✓	www.dixon.com.au
		Varies	Varies	✓	✓	✓	✓	✓				www.2020directinvest.com.au
12.50	$206.25	$300	$675	✓	✓	✓	✓	✓	✓		✓	www.commissionrebate.com.au
				✓	✓						✓	www.commsec.com.au
)	$37.50	$100	$350	✓	✓	✓	✓	✓	✓			www.investsmart.com.au
25	$187.50	$250	$500	✓	✓	✓	✓	(C)			✓	www.rebatefinance.com.au

s been refunding commissions for eight years. **(B)** Trail commission is less than the rebate company's minimum fee. **(C)** Through "wrap" accounts.

CHOICE CAMPAIGN

After extensive campaigning, an end to commission-based remuneration seems increasingly likely. However, even if we see an end to commissions, trails on existing investments may continue.

We've compared the annual trail refunds provided by these companies on different superannuation balances, assuming a 0.5% annual trail commission (see the table, page 24). The best performers for a superannuation balance up to $50,000 are Commission Refunders, iRefund, MyMoney, Refund Easy and YourShare.com.au. For a single fund with a balance of $75,000-$200,000, Dixon Advisory offers the best refunds, ranging from $225 to $850. However, unlike most rebaters, Dixon charges $150 fee per product, so if you register for commission refunds on two managed funds and a super fund, Dixon's fee is up to $450.

Managed fund rebates

Similar commission rates apply to managed funds. But even if you bypass advisers and invest with the fund manager directly, the high entry fee of up to 5% usually still applies. Instead of passing it as a commission to a salesperson, the fund manager keeps the commission for itself. Using rebate companies and discount brokers can work out cheaper, or you could invest in a low fee fund that doesn't pay kickbacks.

Several companies in the table don't generally refund managed (or super) fund trails, but they scrap entry fees. Some promote themselves as fund "supermarkets", displaying various investment funds on their websites and abolishing entry fees, making investing in their selected funds cheaper than going through an adviser or directly to the fund manager. These fund supermarkets don't provide advice, but some offer third-party research to customers to help their investment decisions.

Life insurance rebates

Commissions on life insurance policies are staggeringly high. The kickbacks on life, income-protection and total and permanent disability policies sold by planners can be weighted so the salesperson receives a large upfront commission – sometimes up to 120% of the first year's premiums – and continues to receive trails of about 10% in subsequent years. Or, the commission is spread across the life of the policy so the adviser receives about 30% every year for as long as you have the policy.

The companies in the table rebate various portions of these commissions and all but one rebate the full initial commission (iRefund returns 50%). Refund Easy charges $500 to set up new life policies, rebating the remaining commissions. When setting up a new policy, as well as considering buying through these rebate companies if you don't need advice, insurance through your superannuation fund is often relatively cheap and tax-effective.

Home loan warnings

Mortgage brokers are usually paid an initial commission of about 0.6% of the amount you borrow. They also receive an annual trail of about 0.2% of the remaining loan balance. So, if you spent a few hours with a broker to arrange a $400,000 home loan 10 years ago, initially they would have received $2000-$3000. If after 10 years the loan is worth $300,000, the broker would have continued to receive an annual cheque from your lender for about $600 – a pretty big reward for a few hours' work a decade ago (and they'd get more if the loan was interest-only).

A few companies in the table, and other mortgage brokers, rebate home-loan commissions, however, there's a big catch: lenders aren't allowed to simply redirect the broker authority to the rebate company. To get commission refunds, you need to refinance, get a bigger loan or arrange a new loan with a different lender. Before switching lenders, weigh up the costs of leaving your present lender against the benefits of the new loan. You need to take into account exit fees and early repayment fees, which are often highest in the early years of a variable rate loan, and always apply with fixed rate loans.

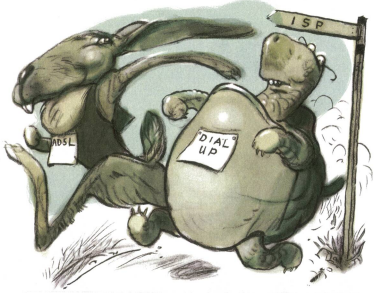
Low-cost lenders that bypass brokers and their commissions can work out cheapest. Our research (*CHOICE*, November 2008) showed community-based credit unions and direct online lenders are worth considering. Otherwise, a discount broker that refunds part of the commissions from other lenders is worth a look. ■

FAQs

Will my planner be angry if I switch? Could he/she contact me and complain? Possibly. But rebate companies argue that if a customer is switching away from their adviser, chances are the adviser wasn't providing much of a service so they've little to complain about. If you get a confronting phone call from a planner you've ditched, you can make a formal complaint to the Financial Ombudsman Service.

Is there a downside to these rebate services? Some rebaters are small start-ups without much of a track record. They may struggle to be viable if investment commissions are banned. Another criticism is that some rebate companies are primarily financial planners looking for new customers. However, rebate companies offering financial advice separately would argue it's a valuable service to those who want it. In the case of Dixon Advisory and some others, advice is provided on a fee-for-service (no commission) basis.

For more FAQs about the pros and cons, go to www.choice.com.au/rebaters



STORY ROSALYN PAGE

Net losses

Big is rarely best when it comes to ISP satisfaction, say our members.

NUTSHELL

>> More than 4700 members told us what they think of their ISP and their internet experiences.

>> Smaller ISPs generally fared better than the bigger players for customer satisfaction.

If you're looking for a reliable internet service provider (ISP), keep in mind it's a commitment that can last two years or longer, so you want one with a good track record. *CHOICE Computer*'s recent survey of 43 ISPs across Australia found just 23% of the 4716 respondents were very satisfied with their internet service.

Bundling products is popular, with 60% of respondents indicating they combine internet with other services, such as home phone, pay TV or mobile. Almost all regularly use email, 91% now bank online, 67% shop online, and almost half use the internet to make phone calls – also known as VoIP.

Overall, the survey found satisfaction is dependent on the quality of an internet connection – dropouts and technical issues can be a real headache. Just fewer than half of all respondents reported infrequent slow connection, whereas one in 10 respondents has some kind of issue daily.

Despite Telstra's dominance in both the ADSL and ADSL2+ categories, it has some of the lowest satisfaction scores for speed and cost. It also recorded more technical problems, such as dropouts. By contrast, smaller ISPs such as Internode, Westnet, Adam Internet and iiNet have some of the highest satisfaction ratings for speed and cost.

ADSL2/2+ users are more satisfied overall. They report fewer failed or slow connections and billing problems, but more dropouts. Cable users are fairly satisfied with connection speed, but are more likely to experience technical problems rather than failed connection attempts.

Only three of the ISPs offer portable wireless, which allows you to browse from a laptop using a small USB modem without a fixed, wired connection. Portable wireless users have the most failed attempts or dropouts and excess usage charges. Users of the 3 network are most satisfied overall, while Telstra BigPond users claim its connection speed fails to live up to the advertised rate. ■

CHOICE ONLINE

CHOICE Computer and CHOICE Plus members can read the full report at **www.choice.com.au/computers**

INTERNET SERVICE PROVIDER SATISFACTION

Provider (in rank order of overall score; sample size in brackets)	Overall score (%)	Speed score (%)	Cost score (%)	Payment score (%)	Tech support score (%)
ADSL					
Internode (166)	61	49	31	59	71
Westnet (98)	55	40	28	54	89
Exetel (37)	46	35	32	35	(A)
Netspace (70)	40	23	26	37	47
iiNet (163)	33	23	18	37	58
TPG (96)	30	21	31	35	27
iPrimus (59)	22	17	17	29	40
AAPT (68)	19	15	15	25	28
Optusnet (129)	12	12	11	20	28
Telstra BigPond (652)	7	10	4	17	21
ADSL2/2+					
Internode (129)	59	52	37	58	69
Adam Internet (33)	45	42	30	48	(A)
iiNet (346)	40	32	25	37	53
Westnet (31)	39	26	32	48	(A)
Exetel (37)	35	27	49	43	(A)
iPrimus (44)	32	20	16	23	36
TPG (165)	30	27	29	32	28
AAPT (32)	22	6	9	41	(A)
Netspace (39)	18	8	28	33	38
Optusnet (119)	16	18	24	24	29
Telstra BigPond (221)	8	13	4	18	20
CABLE					
Optusnet (440)	18	19	17	21	28
Telstra BigPond (406)	10	17	7	18	24
PORTABLE WIRELESS					
3 network (39)	18	13	36	28	(A)
Telstra BigPond (145)	8	11	3	14	16
Optusnet (33)	6	12	12	18	(A)

USING THE TABLE Scores All scores are respondents' rankings, including the overall score, which is not calculated from other scores. **(A)** Fewer than 30 responses.

STORY KARINA BRAY

Choice's $100 home gym

Forget the pricey gym membership. We show you how to get a cheap, effective home workout.

NUTSHELL

>> With a little shopping around and creativity, you can set up your own gym at home for about $100.

>> Functional training focuses on training muscles naturally and simultaneously rather than in isolation.

Strength training is vital for physical health, especially as we get older and battle weight gain, muscle loss and deteriorating joints. Its importance is increasingly recognised, and the recently revised US Physical Activity Guidelines specifically recommend at least two sessions of strength training per week, with a session that works all major muscle groups typically taking between 20 and 30 minutes.

Yet it can be all too easy to find excuses not to exercise: it's expensive, you need lots of space for a decent workout, and it's boring. However, CHOICE found that with a little shopping around, some creativity and just $100, you can establish your own home gym. For this price, you can buy resistance bands and/or free weights for your basic workout and maybe some optional extras. And if you think you might have trouble getting motivated, consider the latest exercise phenomenon: functional resistance training (see page 30).

Resistance tubes

Resistance tubes (picture one) are heavy-duty elastic cords designed for strengthening muscles. They often come with padded handles and in a variety of forms, such as single strands, multiple strands, figure-8s and loops. Resistance bands (below) are a similar concept, but are flat, wide sheets of latex, often used for physiotherapy, yoga and pilates.

Tubes range in price from a few dollars to $40 each. A kit with several tubes in a range of resistance levels, a door attachment, ankle cuff and a DVD or poster demonstrating the exercises costs about $50.

Another kind of kit has several tubes and detachable handles – use one or more tubes at a time to alter resistance. Or, get a couple of tubes with different levels of resistance. Fit balls with attached resistance bands are also available – just make sure you can replace the bands when the original bands get too easy.

CHOICE bought a set of tubes with three different levels of resistance and had nine staff members do set exercises. All found the exercises straightforward, but for some people even the highest resistance tube was too easy – so try before you buy. Most testers said that, given their price, they'd be worth buying for a home workout, especially for upper-body exercises.

Pros

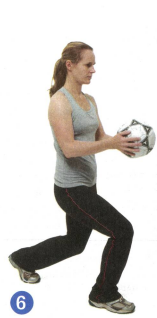
- Compact and light – easy to store and ideal for travelling.
- You can do a large range of strengthening exercises for the whole body.

Cons

- There's no standard for resistance level, so one company's "hard" may be another's "medium", which makes it difficult to know what you're getting if you don't try before buying or buy online.
- Bands or tubes may need to be replaced if they lose elasticity or suffer other wear.

Free weights (barbell/dumbbells)

A barbell (two, above) is a long, weighted bar with "plates" attached, which is held with two hands; dumbbells are for one hand. Dumbbells are often recommended for beginners because they allow you to focus on particular muscles, one side at a time, to develop good technique. They offer a greater range of motion and require greater use of stabiliser muscles to keep balanced. They're extremely versatile and can exercise just about every muscle group. However, barbells are much more



Some of the most effective and enjoyable exercises don't require a gym or any special equipment.

convenient when you want to work with heavy weights, such as when you do squats and deadlifts.

If you're just beginning strength training, you could start with dumbbells ($80 for a 20kg set) and buy a barbell later. You need different weights for different exercises, so it's worth looking for collars that allow a relatively quick change of plates: spring clips (where you squeeze the clip handles to release the collar from the bar) and spin lock collars (where the collar screws on from the end of the bar) are recommended.

Pros

- You can add plates to your set as you progress.
- Can be used for exercising all muscles.
- Relatively easy to store.
- Plates can be used on their own to increase difficulty of squats, sit-ups, etc.

Cons

- Dangerous – keep out of reach of children.
- Easy to injure yourself with poor technique and heavy weights.

Optional extras

A **fit ball** (three, above) forms an unstable platform for sitting or lying on while doing exercises. It's much more difficult than sitting or lying on a bench and you need to stabilise by using deeper muscles within your torso (so-called core muscles) that are important for posture. On the downside, it's bulky and can't be easily stored.

An **exercise mat** may be useful if you have hard floors or a dodgy vacuum cleaner.

Skipping is great cardiovascular exercise and **skipping ropes** (four, above) can cost as little as a few dollars. You can skip just about anywhere, and it can also improve coordination and stamina.

Kettlebells (below) are one of the latest exercise crazes, with various full-body exercises possible. They're available in slightly different variations on a basic design, which resembles a cannonball with a handle. They cost from $40 for 8kg (recommended starting weight for women), while $65 will buy you a 16kg kettlebell (recommended starting weight for men). However, you'll probably need to upgrade in a few weeks.

Push-up handles help make push-ups more comfortable on the wrists and can be found for $10-$12. >

Shopping list

Here's our suggestion for your $100 home gym

Resistance tube set	$30
Fitball	$18
Slosh pipe (10cm diameter)	$28.50
Exercise mat	$8
Skipping rope	$2.50
5kg weight plate	$13

You can do functional training using items lying around your home, such as an old tyre, bricks, sand, a shovel and some rope.

WHAT IS A "SLOSH PIPE"?

A slosh pipe is a length of PVC pipe about 3m long and 8cm-12cm in diameter, capped at each end and two-thirds filled with water. It's used a little like a barbell, and while not terribly heavy (10kg-25kg), the water sloshing from one end to the other makes it unstable and difficult to balance. Simply keeping it steady involves using stabilising muscles all over your body, and it hasn't been dubbed "the pillar of pain" for nothing. For more information, Google "slosh pipe exercises".

< Functional resistance (strength) training

The latest trend in strength training is a move away from exercising muscles in isolation to exercising lots of muscles simultaneously with practical actions and natural movements – so-called functional training. Movements take place in three planes: front-to-back, side-to-side and rotational. Such exercises develop strength, balance, flexibility and coordination, training not only the muscles but the brain as well.

As an example, instead of building leg strength by lying down on a gym machine and pushing up weights with your feet, you do squats – as if you were sitting on and rising up from a chair. As you get better, you increase the challenge by holding weights. This not only builds strength but helps develop balance and coordination – important for when we get older and find sitting and rising more challenging.

Although you can do functional training with conventional equipment at a gym, many people use items lying around the house. A sledgehammer, old truck tyre, bricks, sand, sacks and duffle bags, shovel and rope are some of the many everyday objects that are used for a functional workout.

Whacking a truck tyre with a sledgehammer involves full-body movement, exercises just about every muscle and is reportedly a great stress-buster. Shovelling dirt or gravel is another full-body rotational exercise.

Home-made sandbags can be used for lifting and carrying. Shopping bags filled with large bottles of water, sandbags or bricks are used for the farmer's carry, a traditional strongman event.

Sled dragging is popular, where a smooth-bottomed sled (or similar) is filled with something heavy and pulled along grass.

An **old basketball or soccer ball filled with sand** (picture six, page 29) and sealed up becomes a medicine ball for throwing and catching or an extra weight when doing crunches, squats and lunges.

You could get a few friends together for **tug-of-war** and **"wheelbarrow" races** (the "wheelbarrow" walks on their hands while the operator holds their feet).

Although this equipment lacks the glamour of a shiny, expensive set of chrome and steel, it's cheap, effective, novel and can be fun. It's important to do these sorts of exercises properly so you get the most out of them and don't injure yourself.

Classes in using less orthodox equipment are becoming popular overseas, especially in the US. Unfortunately, they have yet to catch on here in a big way. If you're interested in this type of workout, your best bet is to find information on the internet and use care and commonsense.

Pros

- Value for money.
- If done properly, you will give yourself an excellent full-body workout that's novel and fun.
- Provides practical skills and strength that are useful for everyday activities.
- Can be done solo or with other people.

Cons

- Technique is everything – if you don't get it right it could be useless or harmful. Seek advice from a qualified personal trainer before you start.
- Some of the homemade equipment is pretty bulky, making storage and workout space an issue.

What not to buy

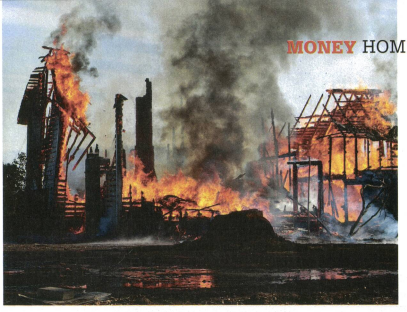
Set weight dumbbells range from half a kilo to many. However, you'll outgrow the lighter ones very quickly, so you'll need a few. You'd be better off investing in adjustable dumbbells.

Abdominal exercise devices can make doing sit-ups and crunches easier – perhaps too easy. They're bulky, useful only for one type of exercise and you'll probably outgrow them quickly. Don't even bother with the electronic ab-toning belts. ■

DID YOU KNOW?

Equipment-free workout

Some of the best and most popular exercises among personal trainers don't require a gym or any special equipment. These include squats, lunges (picture 5, page 29), the plank (lie face down, then lift yourself off the ground onto your elbows and toes with your back straight for as long as you can) and push-ups – all using your body weight as resistance.



STOCK PHOTO

STORY CECILIA LEE

Coverage inside and out

Sometimes the greatest risk lies in what your home and contents policy doesn't cover.

NUTSHELL

>> CHOICE analysed 37 policies offering home and contents insurance and found that on average, annual premiums vary by more than $400.

>> All insurance policies have "exclusions", so it's important to know exactly what you're covered for.

Jo and David's home is in a Coffs Harbour street that, following a major rainstorm in March, became a river. Their neighbours had the same insurer and were successful in their claim, yet Jo and David were knocked back on the basis of a hydrology report, commissioned by the insurer, which concluded that the water damage was due to floodwater. Their neighbours' damage, on the other hand, was attributed to stormwater run-off.

CHOICE member Kathryn from NSW is on the body corporate of a small block of units on the Gold Coast, which recently made a contents insurance claim involving repairs to two spear pumps that burnt out during torrential rain. Because the pumps were out of action, the underground garage flooded, which proved to be a very expensive exercise. Although this was one event, one claim, the insurance company charged two excesses, one for each pump.

Kathryn's initial reaction was shock, then disgust, then disappointment. "It seems to me that insurance companies are happy to take the money but will bend over backwards to find reasons to not pay out fully."

	AVERAGE CLAIM SIZE ($)		AVERAGE SUM INSURED ($)	
State	Buildings	Contents	Buildings	Contents
NSW	$3739	$2814	$335,203	$85,344
Vic	$8608	$4471	$282,290	$73,571
Qld	$3660	$1868	$281,999	$66,255
SA	$1760	$1463	$265,526	$70,606
WA	$1374	$1406	$280,234	$67,182
Tas	$2019	$1430	$262,632	$78,638
ACT	$2198	$2598	$366,333	$103,119
NT	$3069	$1245	$375,662	$65,910
Australia	$3894	$2427	$297,868	$75,493

Home and contents insurance statistics for the 12 months to June 2009. Victorian figures are affected by the 2009 bushfires. Source: Insurance Statistics Australia.

CASE STUDY

A few years ago, CHOICE member Pam returned home from a holiday to be told by a neighbour that on New Year's Eve a group of people had climbed onto her terracotta-tiled roof for an impromptu party. When Pam's partner investigated, he found cracked tiles, broken bottles and other rubbish. Unsure if there was water damage inside the roof, the couple called their insurer to come and inspect the damage. The inspector concluded that repairs would not be covered because their house had been "broken onto", not broken into.

These examples highlight the importance of scrutinising the fine print of your insurance policy. Insurers' definition of terms such as "theft" and "flood" may be very different from yours. It pays to understand what you're covered for before it's too late.

Devil in the detail

There are many reasons an insurer can refuse to pay up, even when you have a legitimate claim. They might refuse your claim because your monthly premium is overdue, or because the event in question took place when your home was unoccupied for a period (such as 60 days) and you didn't notify them you were away.

Sub-limits apply to different types of contents insured – for example, insurers have sub-limits as low as $1000 per item of jewellery. Check that these sub-limits are suitable for what you own. If you want to insure something for a higher value, you need to specify this as a separately listed item, which sometimes costs an additional premium and requires proof of valuation or purchase. >

BUYING GUIDE

Decide how much you want to insure for – this is the sum insured (SI). Some insurers' websites have calculators to help you estimate what your SI should be for building and contents. For a more accurate contents SI, you should go through every room and estimate how much it would cost to replace each item.

Decide the type of policy you want. Defined events policies cover you for most common claims, including severe weather such as storm damage, accidental glass breakage, damage caused by burst pipe, fire, theft and legal liability. Cover is for events listed in your policy statement. **Accidental damage** policies cover listed events and other accidents, but it's important to take note of all the exclusions. It may cover your sofa if you accidentally spill wine on it, but not if the glass breaks while you're holding it then damages your sofa.

Choose an insurer that offers protection against underinsurance. Even if your estimate is correct, building costs may rise after a natural disaster. After the 2009 Victorian bushfires, stricter building codes increased building costs for some. AAMI's building and contents policy and CommInsure's home insurance policy fully cover you for rebuilding if your house is destroyed, while the following pay more than the sum insured.

GIO – up to 30% more than the SI for platinum and up to 25% more than the SI for standard policies.

RACT – up to 25% more than SI.

Suncorp – for an additional premium, up to 30% more than the SI under platinum and up to 25% more for standard.

If you plan to move in the next 12 months check the insurer also offers contents cover for your temporary address and for how long. Most insurers offer this for 14 days, with Ansvar's MaxiCover, Australian Unity's Elite Care and Extra Care providing cover for 30 days.

Do niche brands better suit your needs? If you already have a motor insurance policy with Shannons, you automatically receive $10,000 worth of enthusiast cover against accidental loss or damage to automotive memorabilia, spare parts, tools, instruments and equipment kept at your address.

< Fire damage is usually only paid if there is a flame, so if your iron scorches a shirt or a hot pot scorches the benchtop you may not be covered. The Insurance Ombudsman reviewed a case where an insurer had knocked back a claim because of this exclusion. The claimant wasn't able to see a flame because it was concealed within the back of the stove, even though the amount of smoke, soot and melting clearly indicated one. The insurer declined to inspect the damaged stove purely because the claimant said they did not see a flame. The ombudsman determined the claim be paid.

Fusion or motor burnout is an additional cover for which some insurers charge extra. Many insurers put a restriction on the age of the motors they cover, so check that the motors you intend to insure aren't too old.

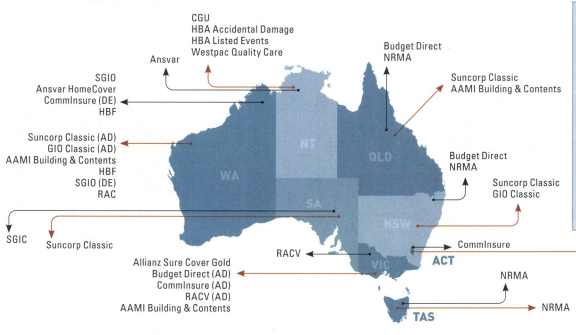
It pays to shop around

CHOICE found differences between the cheapest and the most expensive premium across Australia of about:

- $408 for home defined events policies
- $437 for home accidental damage policies
- $328 for contents defined events policies
- $486 for contents accidental damage policies.

Are you really covered?

Make sure you always read all parts of your policy document and be clear about what you're covered for – discovering an exclusion when you need to make a claim is too late. What you believe is covered in one section of the document may be explicitly excluded in another. If possible, keep any email or phone records of your insurer confirming what different definitions and covers mean, in case of any future dispute. >



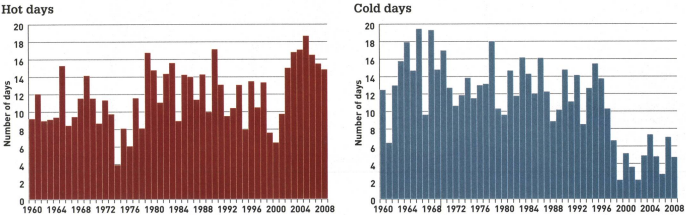
Budget picks

→ Building
→ Contents

AD Accidental damage
DE Defined events

Competitive premiums determined from quotes provided by insurers and averaged across each state (see How We Survey, page 35, for more details and the list of insurers not included). Where specified, only AD/DE is the Budget Pick for that insurer/policy.

DID YOU KNOW?



Average number of very hot and very cold days 1960-2008. Source: Bureau of Meteorology

Impact of climate change on insurance

This year's extreme weather events, from the catastrophic bushfires in the south to the floods in the north, have shown the types of impact, both environmental and financial, that we can expect as the climate changes (see graphs, above). While some insurance companies are investing in new solutions, such as catastrophe bonds, others are simply bumping up premiums and withdrawing cover.

In 1999, Sydney's hailstorm saw hailstones nine centimetres in diameter. The most costly natural disaster in Australia's history claimed losses in excess of $2.35 billion (CPI-indexed to 2007 dollars) – 500 people were made homeless, and 24,000 homes and 70,000 motor vehicles were damaged. Some scientists believe the frequency of these events will double by 2050.

Floods are Australia's most common and costly natural disaster type. Over the past three decades, the cost of all flooding in Australia has ranged between $2.5 billion and $4 billion per decade.

Cyclones will become more intense, moving southward to heavily populated areas of south-east Queensland and NSW.

By 2070, the number of days that exceed 35°C across Australia will have at least doubled. Darwin will go from a current average of 11 days a year above 35°C to 227 days per year, increasing the risk of drought, fire and storms.

More than 710,000 addresses and billions of dollars worth of assets are at risk from rising sea levels and changes in storm surge.

More severe and frequent weather events have seen the average insured losses increase tenfold, from an average of about $US3 billion per year in the early 1970s to an average of about $US30 billion per annum since 2000 for the G8 countries. Allianz research estimates that this will rise further, to an average of $US41 billion per year between 2010 and 2019.

WHEN RAIN BECOMES FLOOD

Lack of data about what constitutes an accurate costing of a flooding risk means insurers provide very different levels of flood cover. To address this, in 2008 the Insurance Council Australia and Risk Frontiers, an independent natural hazards research centre, signed Stage One of the National Flood Information Database. Risk Frontiers will work with Willis Re to extend the coverage of flood risk information.

By August 2009, there were already 1.6 million addresses with relevant flood data, covering most catchments in NSW, a few in Queensland and Victoria, and one in Tasmania. It's estimated that approximately 3% of Australian properties are at grave risk of flooding and so affordable insurance cover may not be available to them. Once the project is completed, most flood-prone properties in Australia will have been identified.

Although the database is a good initiative, CHOICE is concerned people in officially flood-prone areas may be charged a much higher premium – some insurers have indicated a surcharge of as high as 1000% for the highest flood risk they cover. Katherine Lane from Insurance Law Service (a Consumer Credit Legal Centre NSW project) says it is important people have access to this information. "This is a society problem ... and links to the issue of homelessness for those who are living in flood prone areas."

Since last year, CommInsure and NRMA have expanded their cover to include inland flooding. Suncorp and GIO now automatically provide cover for inland flooding instead of it being optional.

PRODUCT			SCORES			FEATURES					FLOOD COV	
Fund / policy (in order of overall combined score)	**States / territories available**	**Policy type**	**Combined home & contents score (%)**	**Home score (%)**	**Contents score (%)**	**Underinsurance protection**	**Cover all items new for old***	**If thief enters with consent**	**Fusion covered****	**Legal liability limit ($ million)**	**Flash flood after heavy rain in local area**	**No rain in the local area**
GIO Platinum (A)	ACT, NSW, NT, Vic, WA	AD	86	77	94	(F)	√		√	20	√	√
Suncorp Platinum (A)	ACT, NSW, NT, Qld, SA, Vic, WA	AD	83	72	94	(G)	√		√	20	√	√
Ansvar MaxiCover	All	AD	82	69	94		√		√	20	√	√
GIO Classic	ACT, NSW, NT, Vic, WA	Either	79	75	83	(H)	√		(P)	20	√	√
Australian Unity Elite Care	ACT, NSW, Qld, SA, Tas, Vic, WA (D)	AD	76	63	90		√		√	20	√	√
Suncorp Classic	ACT, NSW, NT, Qld, SA, Vic, WA	Either	76	70	83	(J)	√		√	20	√	√
Ansvar HomeCover	All	DE	76	67	85		√		√	20	√	√
CGU Accidental Damage	All	AD	74	62	86		√	√	√	20		
Westpac Premier Care	All	AD	74	61	87		√		√	20	√	√
HBA Accidental Damage	ACT, NSW, NT, Qld, Tas, Vic	AD	73	62	83		√	√	√	20		
Mutual Community Accidental Damage	SA	AD	73	62	83		√	√	√	20		
Australian Unity Extra Care	ACT, NSW, Qld, SA, Tas, Vic, WA (D)	DE	72	57	88		√		√	20	√	√
Shannons Home & Contents Insurance	All	Either	72	63	81		√		√	20	√	√
CGU Defined Events	All	DE	71	62	79		√	√	√	20		
HBA Listed Events	ACT, NSW, NT, Qld, Tas, Vic	DE	71	62	79		√	√	√	20		
Mutual Community Listed Events	SA	DE	71	62	79		√	√	√	20		
Westpac Quality Care	All	DE	71	61	81		√		√	20	√	√
Allianz Sure Cover Gold	All	AD	67	56	78		√	(M)	√	20		
CommInsure Home Insurance	All	Either	66	74	58	(K)		√	(Q)	20	(R)	(R)
HBF Home Insurance	WA	DE	66	57	76		√		√	20	√	√
RACT Home Insurance	Tas	Either	65	59	71	(H)	√		(P)	20	√	√
AAMI Building & Contents	All	DE	64	76	52	(K)		√	√	10		
RAA Home & Contents Insurance	SA, NSW (Broken Hill only)	DE	63	55	72		√		√	20	(S)	(S)
Allianz Sure Cover Plus	All	DE	63	53	73		√	(M)	√	20		
Apia Home Insurance (B)	All	DE	63	53	73		√		√	20	√	√
Australian Unity Everyday Care	ACT, NSW, Qld, SA, Tas, Vic, WA (D)	DE	60	50	70		√		√	10	√	√
Budget Direct Home & Contents Insurance	ACT, NSW, Qld, SA, Tas, Vic, WA (E)	Either	59	51	68		√		(P)	20		
HBA Essentials	ACT, NSW, NT, Qld, Tas, Vic	DE	58	56	61			√		20		
Mutual Community Essentials	SA	DE	58	56	61			√		20		
NRMA Home Insurance (ACT, NSW, Tas)	ACT, NSW, Tas	Either	58	49	68		(L)	(N)	(P)	20	√	√
Allianz Sure Cover	All	DE	57	48	66		√	(M)		10		
RAC Home Insurance	WA	DE	56	51	62		√		√	20	√	√
SGIC Home Insurance	SA	Either	54	45	64		(L)	(N)	(P)	20	√	(P)
SGIO Home Insurance	WA	Either	54	45	64		(L)	(N)	(P)	20	√	(P)
NRMA Home Insurance (Qld)	Qld	Either	46	37	56		(L)	(N)	(P)	10	√	
RACV Home Insurance	Vic	Either	46	37	56		(L)	(N)	(P)	10	√	
AAMI Fire and theft (Contents) (C)	All	DE	na	na	27	na		√		10		

WELLERY COVER (NOT LISTED)	
	Jewellery total limit
00	$20,000
00	$20,000
00	20% of SI
00	$4000
00	25% of SI
00	$4000
00	20% of SI
00	Greater of $7500 or 20% of SI
00	$10,000
00	Greater of $7500 or 20% of SI
00	Greater of $7500 or 20% of SI
00	25% of SI
00	20% of SI
00	Greater of $5000 or 20% of SI
00	Greater of $5000 or 20% of SI
00	Greater of $5000 or 20% of SI
00	$5000
00	20% of SI
00	$4000
00	$3000
00	No limit
00	$5000
00	$5000
00	$7500
00	20% of SI
00	25% of SI
00	$3000
50	$2000
50	$2000
00	$1000
00	$7500
00	$3000
00	$1000
00	$1000
00	$1000
00	$1000

HOW WE SURVEY

CHOICE surveyed insurers for home and contents quotes and features, which we analyse separately. We use the following scenarios in Budget Picks, page 32.

Two-bedroom semi/terrace with a building (home cover) sum insured of $240,000 (ACT/NSW) and $170,000 in other states. The oldest owner is 30.

Two-bedroom apartment with a contents sum insured of $50,000 (ACT/NSW) and $40,000 in other states. The oldest owner is 30.

Three-bedroom freestanding single-storey house with a building sum insured of $290,000 (ACT/NSW) and $220,000 in other states, and a contents sum insured of $75,000 (ACT/NSW) and $65,000 in other states. The oldest owner is 49.

Four-bedroom double-storey house with a building sum insured of $340,000 (ACT/NSW) and $270,000 in other states and a contents sum insured of $100,000 (ACT/NSW) and $90,000 other states. The oldest owner is 40.

The following policies don't cover our scenarios, so we can't include them in our Budget Picks.

AAMI Fire & Theft / Renter's Insurance This policy provides contents cover up to a sum insured of $25,000; it's not a comprehensive policy and only covers fire and theft. If the replacement value of your contents is less than $25,000 and if you don't want a full contents policy, it's worth getting a quote.

Apia's cover is only available if you or your partner are 50 years of age or over, and one of you is not working full time. Its quotes for our scenarios were comparatively cheap (although for owners older than we'd specified). However, other companies also give age-based and pensioner discounts, which can be between 5% and 25%.

GIO Platinum and Suncorp Platinum These policies are only available for a home cover sum insured of $300,000 (Suncorp), $350,000 (GIO) or higher and/or a contents cover sum insured of $100,000 (Suncorp), $120,000 (GIO) or higher.

These two accidental damage policies are recommended in all three categories. They include some extra features, such as high limits for jewellery, artwork, valuable collections and memorabilia.

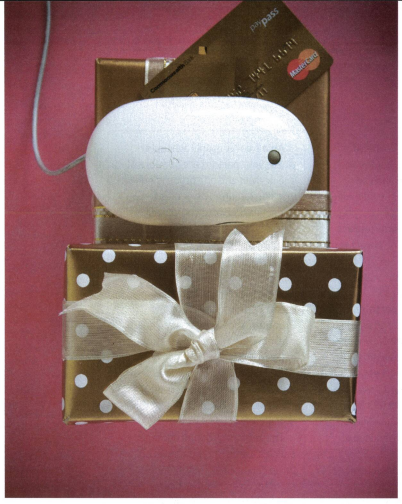
Shannons We could not independently verify its premiums. Customers must be determined as motor enthusiasts before quoting for insurance cover.

HBA Essentials, **Mutual Community Essentials** and **Allianz Sure Cover** were not included as they do not provide fusion cover.

Who's missing? Apia's Accidental Damage policy, Australian Seniors and QBE were not included as they were reviewing their policies. TIO, RACQ and Real Insurance declined to take part.

Read all of your policy and know what you're covered for – finding an exclusion when you need to claim is too late.

TABLE NOTES * Includes items in storage, clothing and older electronic equipment. ** Different terms and conditions apply; check with the insurer about the age of motors they cover and if a sub-limit applies. **na** Not applicable (contents cover only). **AD** Accidental damage. **DE** Defined events. **SI** Sum insured. **(A)** Only available for home cover sum insured of $300,000 (Suncorp) / $350,000 (GIO) or higher and/or contents cover sum insured of $100,000 (Suncorp) / $120,000 (GIO) or higher. **(B)** Only available if you or your partner is aged 50 or older and one of you is not working full time. **(C)** Provides contents cover up to a sum insured of $25,000 and mainly covers against fire and theft. **(D)** Some postcodes within these states are declined. **(E)** Not available north of the Tropic of Capricorn. **(F)** Up to an extra 30% of the sum insured is covered. **(G)** Up to an extra 30% of SI is covered, for an additional premium. **(H)** Up to an extra 25% of the sum insured is covered. **(J)** Up to an extra 25% of SI is covered, for an additional premium. **(K)** Full rebuilding costs will be covered. **(L)** Certain items have limits (e.g. jewellery). **(M)** Theft by invitees is not typically covered, but each loss is assessed on the basis of the unique circumstances that apply. **(N)** For open house inspection, but not for other examples, such as if the thief was a party guest of the insured. **(P)** Optional. **(Q)** Customer can choose to remove this cover. **(R)** If within 24 hours of a storm. **(S)** Automatic coverage for 5% of contents or optional cover providing full cover of contents and building.



NUTSHELL

>> When shopping online, remember to compare the total prices, including delivery charges, before ordering.

>> To make sure your gifts arrive in time for Christmas, factor in time for delivery, returns and delays.

STORY TANYA FONG

Christmas in a click

CHOICE members name their favourite sites for online shopping.

Forget fighting Christmas crowds to do your shopping – CHOICE saves you legwork, time and money by bringing you the best shopping websites for popular gifts. While Australians haven't warmed to online shopping as much as countries such as the UK, our members that do, cite convenience and competitive prices as the major drawcards.

We asked members to rate their satisfaction with online retailers and provided a list of popular sites to choose from, but we also invited the 4200 respondents to volunteer their own favourites. Sites were rated on how easy it is to find products, product range, availability, price, delivery costs and returns policy. We found smaller merchants seem to provide better satisfaction. We also included sports/leisure products and toys/games, but the sample sizes were too small to report on.

Books, CDs, DVDs and video games

Half of respondents bought items from this category online in the past six months. Big online marketplaces such as Amazon and eBay are the most commonly used sites, possibly because they offer more range and variety. According to one survey respondent: "Books, DVDs and CDs ordered from Amazon UK arrive within a week to 10 days at a cost, including shipping, below the retail cost in Australia – sometimes significantly less." Savvy book buyers also told us they like shopping at Amazon's US site, as the Australian dollar has been trading strongly against the greenback.

However, smaller retailers such as The Book Depository, EzyDVD and Booktopia fared better overall, suggesting price is not the only thing respondents value – delivery costs and returns policy are also important. The Book Depository, for example, is a British website that delivers free Australia-wide. Local sellers Booktopia, Fishpond, Dymocks and Angus & Robertson all charge for delivery.

Fishpond rated well for finding products, but had the most number of complaints for delayed deliveries, followed by Amazon and eBay.

Apple rated highly in this category overall. You can buy songs, albums, TV episodes or movies and send them as gifts through Apple's iTunes website. An email is then sent to your recipient, who clicks on a link to start downloading the song or media clip to their iPod, iPhone or Apple TV.

BOOKS, CDs, DVDs & VIDEO GAMES

Online retailer (sample size in brackets)	Score	Contact
The Book Depository (37)	95%	www.bookdepository.co.uk
Apple (38)	88%	www.apple.com.au
Amazon (1187)	84%	www.amazon.com
EzyDVD (31)	82%	www.ezydvd.com.au
ABC Shop (47)	81%	www.shop.abc.net.au
Booktopia (169)	81%	www.booktopia.com.au
Deals Direct (39)	80%	www.dealsdirect.com.au
Doubleday (33)	80%	www.doubleday.com.au
Fishpond (186)	79%	www.fishpond.com.au
eBay (499)	79%	www.ebay.com.au
Dymocks (36)	78%	www.dymocks.com.au
Angus & Robertson (128)	76%	www.angusrobertson.com.au

Clothes, shoes and accessories

The most commonly used site for fashion shopping was eBay, followed by catalogue company EziBuy. This New Zealand clothing and home decor retailer has had a following in Australia since 1992. Its online store has a

CASE STUDY

Online convert

CHOICE member Marissa Millar started shopping online in 2002, when her teenage children wanted to buy T-shirts of an American brand they liked but could not get here. Since then, she's come to love the convenience of online shopping. "It's just too tiring having to throng through the mall from one end to the other just to get two things," she says. "With online shopping I can shop anytime and when I know what I want, I just have to click to find the items and compare prices at various sites."

Nowadays, Marissa jumps online to buy groceries, books, DVDs, airline tickets and clothes for her children, as well as gifts for family and friends. She says the discounts she gets online are a big drawcard. Two years ago, she found wines she regularly bought for $18 per bottle going at $6 each in an online clearance sale and bought 11 cases in one go. Last year, half her Christmas gifts were purchased online.

However, Marissa warns of a couple of things to look out for. "Always read the fine print when it comes to delivery costs and return postage, as they can outweigh the benefits of buying online. I also keep a separate credit card with a lower credit limit as a form of security against fraud."

large range of women's clothing, as well as more eclectic items such as bedsheets, golf balls and bean bags. Each year, more than 40 shopping catalogues – also accessible on their site – are mailed to more than half a million people in NZ and Australia.

However, shoppers do not like EziBuy's high delivery and return postage costs – $9.90 for purchases up to $200. If you spend more than $200, you still pay $9.90 but receive your purchases faster with priority mail. Customers also noted clothing sizes were inconsistent. "The only problem I've had with Ezibuy is that their clothing sizes are all over the place, despite having a sizing guide," said one survey respondent. While you don't have to pay postage if you're exchanging an item for a different size or colour, a $9.90 postage charge applies for all other returns or reorders. Customers must bear the cost of sending items to EziBuy's mail order department in NSW; a costly exercise if you have multiple items (more parcel weight) and live in another state.

If you buy children's clothing online from retailer Pumpkin Patch, you'll pay a flat $7.95 delivery fee for your purchases. The return postage is capped at $3.50 if you're seeking a refund, or $7.95 for an exchange. You can also exchange goods in person at any Pumpkin Patch store as long as the items are still in season.

Both Pumpkin Patch and Rivers received higher satisfaction ratings than eBay and Deals Direct, which could be partly due to their massive online discounts. Pumpkin Patch's online store offers discounts of between 40% and 50% for selected sale items, while online shoppers can visit Rivers' e-store, which offers discounts of up to 70% off the ticket prices at its retail stores for men's, women's and children's clothing and footwear.

CLOTHES, SHOES & ACCESSORIES

Online retailer (sample size in brackets)	Score	Contact
Pumpkin Patch (22)	83%	www.pumpkinpatch.com.au
EziBuy (276)	80%	www.ezibuy.com.au
Rivers (28)	80%	www.rivers.com.au
eBay (556)	79%	www.ebay.com.au
Deals Direct (39)	78%	www.dealsdirect.com.au
Amazon (57)	75%	www.amazon.com

Electrical goods

Of the 22 sites CHOICE specified for electrical goods – the highest number offered for any category in the survey – respondents reported shopping at only 10. One-quarter had bought electrical goods online in the past six months. Appliances Online, a site that sells mostly whitegoods, has the highest satisfaction score. For smaller electronic items, JB HiFi's online store is a good site to visit as its prices are competitive against other online retailers, such as Shopping Square. When we compared purchasing a Canon Digital Ixus 951S camera at these two online stores, the camera prices were similar but JB HiFi's postage charge was only half that of Shopping Square's.

Apple's online store also scored highly. Whether you're buying Sennheiser earphones or an iPod Touch, delivery is free. Apple received above-average satisfaction scores in almost all aspects (except price), from availability of items to ease of ordering.

Cosmetics, hair care and toiletries

In the past six months, 19% of respondents bought these products online. From the list of popular online >

It's worth comparing prices and delivery costs from at least two online sites selling similar items before you buy.

DID YOU KNOW?

Bigger is not always better

Amazon and eBay attracted the largest number of shoppers in our survey, mainly because of their market domination and huge range, but they lost out to the smaller players on overall satisfaction because of their higher delivery costs. In addition, online shoppers cited faulty goods, delayed deliveries, and no-shows as major bugbears.

Many respondents claimed the delivery costs for Amazon are too high, but they liked the wide range of books and CDs offered by the British version of the global website.

Slow delivery was a consistent problem in all four categories for eBay customers, as were faulty goods and no-shows, especially for books, CDs, DVDs, video games and electrical goods.

Deals Direct, a local online general department store, received more brickbats for delivering faulty goods than for delayed deliveries, with complaints mainly confined to electrical items. Said one respondent: "Deals Direct sent me an electric coffee machine that had already been sent to someone in Victoria (their name and address were still on the box) and returned to the company because it had a twisted collection tray. I returned it as well and only received a brand new machine after I told them I was going to complain to Consumer Affairs." Respondents also complained that the quality of the products from Deals Direct fell short of what they expected from the pictures online.

The upside of visiting these bigger online retailers is that they offer a wider range of items and almost always have them in stock. In the electrical goods category, Amazon and eBay have higher satisfaction scores than JB HiFi for range, finding the product and availability, while Deals Direct scores well for price in most categories. Its clearance deals for anything from jewellery to electronics could be one reason shoppers rated it well for price.

ELECTRICAL GOODS

Online retailers	score	Contact
Appliances Online (32)	90%	appliancesonline.com.au
Apple (139)	84%	www.apple.com.au
Shopping Square (32)	83%	www.shoppingsquare.com.au
eBay (470)	80%	www.ebay.com.au
Deals Direct (157)	79%	www.dealsdirect.com.au
Dell (79)	79%	www.dell.com.au
Amazon (47)	78%	www.amazon.com
JB HiFi (51)	77%	www.jbhifi.com.au
Officeworks (55)	72%	www.officeworks.com.au

< cosmetics, haircare and toiletries retailers we provided, StrawberryNet stood out as the clear favourite. It was also the most commonly used site, eclipsing eBay.

StrawberryNet is run by a Hong Kong-based company and supplies face, hair and skin-care products to 200 countries. Its wide range of brands, listed A-Z, includes products for both women and men. Shipping is free for all products except fragrances, which attract a fee of 10% of the sale price (capped at $10). The retailer also offers discounts for regular shoppers and multiple purchases.

Although customers of Melbourne-based Adore Beauty are generally happy with this site, the prices and delivery costs ($5.80 for postage) were an issue. A local online perfume discount store, efragrance, has a much wider range of scents, but likewise did not score well on delivery costs.

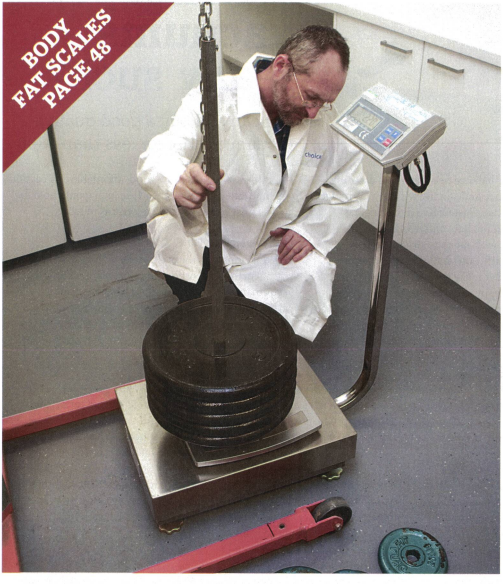
Experienced online shoppers told us they benefit from online buying as long as the total cost of the item they're purchasing, including postage, is substantially lower than the price of a similar item in shops. It also pays to compare prices and delivery costs from at least two sites selling similar items before you buy anything. For example, we found the Davidoff Cool Water cologne (75ml) for $50 on StrawberryNet, with a postage charge of $5 (postage is only for fragrances), while at efragrance the same scent costs $65 with an additional $8.50 delivery charge. ■

COSMETICS, HAIR CARE & TOILETRIES

Online retailers	Score	Contact
StrawberryNet (305)	88%	www.strawberrynet.com
Adore Beauty (23)	85%	www.adorebeauty.com.au
eBay (223)	82%	www.ebay.com.au
efragrance (20)	76%	www.efragrance.com.au
Deals Direct (36)	75%	www.dealsdirect.com.au

On test

Home entertainment, whitegoods, household and personal appliances – they're all tested here.



Inside

40 Vacuum cleaners

45 Laundry detergents

Plus

48 Body fat scales

52 Food steamers

55 Portable air conditioners

58 Lawnmowers

61 Strollers

Online update

>Mobile phones We've added 35 models to our online test. CHOICE Plus members can check out the results at **www.choice.com.au/mobilephones**

CHOICE. MAKE THE RIGHT ONE.

CHOICE has its own testing laboratories, where experienced technical staff put products through their paces. We use test methods from Australian standards, and we develop our own to match the way consumers use a product in reality. We buy the products we test, to maintain our independence from manufacturers and so we know what you're faced with in the shops. Our recommendations are based on a product's quality and performance, with no hidden bias.

CHOICE SHOPPER For the best deal on products where you see this logo, call 1300 360 655. Have the model name and number, the price you've been quoted and your CHOICE personal subscriber number.

CHOICE ONLINE / CHOICE VIDEO When you see one of these headings, there is more information about that story at www.choice.com.au.

CHOICE BEST BUY A product is a Best Buy if it delivers high quality at a comparatively low price. Not every test report has Best Buys.

BEST BUY

CHOICE GREEN BUY A Green Buy delivers both good quality and environmental performance at a comparatively low price. Not every test report has Green Buys.

GREEN BUY

STORY DENIS GALLAGHER

Do cheaper vacuums really suck?

You can still buy a good quality vacuum cleaner for less than $300.

NUTSHELL

>> Our top-scoring budget vacuum cleaner holds its own against more expensive models.

>> Generally, compromises in both performance and features are made when building a sub-$300 vacuum cleaner.

Finding the balance between good cleaning performance and staying within your budget is a challenge. Past CHOICE testing has shown that pet hair makes big demands on vacuum cleaners without a motorised head, while cheaper models usually don't have the extra features and cleaning tools that make general cleaning easier.

Some people are happy to spend a significant amount of money on a new vacuum cleaner, while others want a model that performs well but a reasonable price takes a higher priority. Up to a point, you get what you pay for – but this test reveals some good, affordable choices and one model in particular, the Miele, that would hold its own against vacuums costing twice as much.

We work for you, not them

This test completes the cycle under CHOICE's new testing method, incorporating a pet hair pickup performance rating and dirt pickup score using a partially filled bag/bin. So you can now look at vacuum cleaner tests in past magazines (see *CHOICE* July 2009 or www.choice.com.au for mid-range or February 2009 for

HOW WE TEST

Dirt removal from carpet Our tester, Peter Horvath (pictured), preloads the vacuum cleaners with artificial household dust. He embeds sand evenly into a section of carpet and vacuums it to a set pattern and speed. The sand collected is then weighed and recorded as a percentage of the sand applied; this is done twice for each model and the results averaged. He rates all models based on the dirt pickup performance from carpet using the standard cleaning head.

Ease of use This is based on how easy it is to manoeuvre the cleaner and move the cleaning head on the carpet and under low furniture; how difficult it is to empty and change the dirt receptacle; the operation of the controls; and how easy the supplied accessories are to use and store.

Cleaning corners and edges Sand is spread into a right-angled corner and vacuumed to see how close to the corner each cleaner is able to pick up dirt using the standard cleaning head.

Pet hair removal Peter embeds cat hair into the carpet and vacuums it to a set pattern and speed in exactly the same way as the dirt pickup test. He then rates the results based on how much cat hair is left behind after the test. Where supplied, he uses a turbo brush or power head; otherwise, he uses the standard cleaning head.

Scratch test For uprights, he sets the cleaning head to the hard floor setting and stops the brush from rotating, and for barrels, he uses the hard floor tool or standard cleaning head set to hard floor. He then runs the head back and forth over a lacquered fibreboard 50 times and checks for scratch marks. All scored 100%.

Noise is measured at the user's position at maximum power setting. Some models emit a high-pitched whistle that can be irritating, even though they may not be louder than others.

premium-priced models) and make a direct comparison to see which models perform best regardless of price, and which models you might consider based on a combination of price and performance.

Some companies have questioned our method of testing with pet hair, claiming it's unfairly harsh on sub-$600 models without a power cleaning head. Other, more expensive models have been suggested, as well as invitations to send free models in for testing. Aside from making it clear we don't accept free products, the whole point of testing our vacuum cleaners in a consistent manner is to reveal the models best able to cope with day-to-day cleaning tasks – and for many households, these tasks include picking up pet hair and also human hair and threads. If pet hair is not an issue for you, the table on page 42 provides scores for other aspects that do matter, allowing you to find a suitable vacuum based on your particular cleaning needs and priorities. >

Our testing is designed to reveal which vacuums cope best with everyday tasks – and for many households, this includes picking up pet hair.

WHAT TO BUY

80% Miele S2110

PRICE $299
(Only available at Retravision)

GOOD POINTS
- Best for dirt pickup from carpet.
- Excellent at removing pet hair.
- On-board storage for all three tools.
- Very good reach from the power point.
- Lightweight.

BAD POINTS
- No telescopic wand.

76% Volta Mega Gen 3 U5010

PRICE $220

GOOD POINTS
- Excellent at removing pet hair.
- Choice between paper and reusable cloth bag.
- Very easy to move cleaning head over the carpet.
- Very good reach from the power point.

BAD POINTS
- Only OK at picking up dirt from carpet.
- On-board storage for two tools only.
- Paper bag is fiddly to remove/replace.

74% Nilfisk Combat Ultra 12404900

PRICE $270

GOOD POINTS
- Excellent at removing pet hair.
- On-board storage for all three tools.
- Very easy to move cleaning head over the carpet.
- Very good reach from the power point.
- Excellent bin, easy to empty.

BAD POINTS
- Only OK at picking up dirt from carpet.
- Only OK at cleaning corners and along edges.

74% Volta Vortex U4015

PRICE $220

GOOD POINTS
- Excellent at removing pet hair.
- On-board storage for both tools.
- Very easy to move cleaning head over the carpet.
- Very good reach from the power point.
- Lightweight.
- Excellent bin, easy to empty.

BAD POINTS
- Only OK at picking up dirt from carpet.
- Only OK at cleaning corners and along edges.
- No dusting brush tool.
- Hose feels flimsy and crimps easily.

WHAT TO BUY CONTINUED OVER THE PAGE >

73% Bissell Pet Hair Eraser Compact 12R8-F

PRICE $299

GOOD POINTS

- Excellent at removing pet hair.
- Very easy to move cleaning head over the carpet.
- Very good reach from the power point.

BAD POINTS

- Only OK at picking up dirt from carpet.
- Only OK at cleaning corners and along edges.
- No on-board storage for tools.
- No upholstery tool.
- Paper bag is fiddly to remove/replace.
- Hose feels flimsy and crimps easily.

71% Hoover Freemotion Pureair TEB 2112

PRICE $299

GOOD POINTS

- Excellent at cleaning corners and along edges.
- On-board storage for all three tools.
- Very easy to move cleaning head over the carpet.
- Very good reach from the power point.
- Hose feels very solid and doesn't crimp easily.

BAD POINTS

- Only OK at picking up dirt from carpet.
- Equal-worst pet hair removal score among recommended models.
- Comparatively heavy.

PRODUCT	PERFORMANCE						FEATURES			
Brand / model (in rank order)	Overall score (%)	Dirt removal from carpet score (%)	Ease of use score (%)	Cleaning corners & edges score (%)	Pet hair removal score (%)	Noise (dB)	Power head / turbo brush	Crevice / upholstery tool / dusting brush	On-board storage	Variable suction
Miele S2110	80	82	75	76	90	69	- / -	✓ / ✓ / ✓	✓	✓
Volta Mega Gen 3 U5010	76	68	81	75	90	71	- / ✓	✓ / ✓ / ✓	✓ (B)	✓
Nilfisk Combat Ultra 12404900	74	64	85	64	90	75	- / ✓	✓ / ✓ / ✓	✓	✓
Volta Vortex U4015	74	63	82	69	90	72	- / ✓	✓ / ✓ / -	✓	✓
Bissell Pet Hair Eraser Compact 12R8-F	73	67	78	64	90	71	- / -	✓ / - / ✓		✓
Hoover Freemotion Pureair TFB 2112	71	66	76	92	50	73	- / -	✓ / ✓ / ✓	✓	
Volta Velocity Pet Lover U2955	71	67	60	72	100	82	✓ (A) / -	✓ / - / ✓	✓	
Piranha Premium Supreme JCV7002	70	70	76	76	50	70	- / -	✓ / - / ✓	✓	✓
Vax Pulse V-108	68	56	82	69	70	70	- / -	✓ / ✓ / ✓	✓	✓
Nilfisk Action Plus 44000170	67	60	84	69	50	69	- / -	✓ / ✓ / ✓	✓	✓
Samsung Twin Chamber System SC65A1	66	67	82	68	30	69	- / ✓	✓ / ✓ / ✓	✓	✓
Vax Force 2 V-118	65	69	81	60	30	72	- / -	✓ / ✓ / ✓	✓ (B)	✓
Hoover Freespace TFS5182	64	67	76	64	30	71	- / -	✓ / ✓ / ✓	✓	✓
Vax Maxim VC088	63	63	81	60	30	69	- / ✓	✓ / ✓ / ✓	✓	✓
Kambrook Jaguar KBV50	60	62	82	60	10	78	- / -	✓ / ✓ / ✓	✓	✓
Kambrook Jaguar KVC30	58	56	80	69	10	84	- / -	✓ / ✓ / ✓	✓ (B)	✓
Sanyo Dirt Hunter SC-5006	58	51	76	50	50	73	- / ✓	✓ / - / ✓	✓	✓
Modern Living VC488EJ18	51	38	82	64	10	72	- / -	✓ / ✓ / ✓	✓	✓
Dirt Devil DD4800	49	35	79	64	10	74	- / -	✓ / - / ✓	✓	✓
Homemaker HMCH832-160	46	30	78	60	10	81	- / -	✓ / - / ✓		✓

USING THE TABLE Scores The overall score is made up of: Dirt removal from carpet: 40%; Ease of use: 30%; Cleaning corners and edges: 15%; Pet hair removal: 15%. All models scored 100% in the scra test. Pet hair for testing supplied by Woof Cat & Dog Grooming, Bondi. **Noise** For comparison, a typical conversation is carried out at about 60dB, while city traffic is measured at 80dB. **Features** See What Look For, page 44. **Measured power** Higher power doesn't guarantee better cleaning performance, as the table shows.

71% Volta Velocity Pet Lover U2955

PRICE $220

GOOD POINTS

- Excellent at removing pet hair.
- On-board storage for both tools.
- Excellent bin, easy to empty.

BAD POINTS

- Only OK at picking up dirt from carpet.
- No upholstery tool.
- Cleaning head is too high to reach under furniture easily and is fairly tiring to move over the carpet.
- Comparatively heavy.

70% Piranha Premium Supreme JCV7002

PRICE $169

GOOD POINTS

- Good at picking up dirt from carpet.
- On-board storage for both tools.
- Very easy to move cleaning head over the carpet.
- Excellent bin, easy to empty.

BAD POINTS

- Equal-worst pet hair removal score among recommended models.
- No upholstery tool.
- Comparatively heavy.
- Hose feels flimsy and crimps easily.

	SPECIFICATIONS								COSTS	
HEPA filter	Type	Measured power (W)	Dust collector	Reach from power point (m)	Weight (kg)	Measured dust collector volume (L)	Cost per bag ($) *	Contact	Annual running cost ($)	Price ($)
	Barrel	1340	Bag	8.2	5.9	2.8	5	www.retravision.com.au	11.80	299 (D)
√	Barrel	1670	Bag	9.5	7.4	3.5	3	www.volta.com.au	14.80	220
√	Barrel	1610	Bin	8.9	7.1	1.9	na	www.nilfisk.com.au	14.20	270
√	Barrel	1640	Bin	8.7	7.0	1.0	na	www.volta.com.au	14.50	220
√	Barrel	1740	Bag	9.9	7.3	2.6	5	www.bissell.com.au	15.40	299
√	Barrel	1600	Bag	8.6	8.4	2.2	3.75	www.hooverfloorcare.com.au	14.10	299
√	Upright	1720	Bin	7.4	8.3	1.8	na	www.volta.com.au	15.20	220
√	Barrel	1530	Bin	7.2	8.3	1.0	na	www.hegroup.com.au/piranha/	13.50	169
√	Barrel	1450	Bin	7.8	8.1	2.3	na	www.vax.com.au	12.80	249
√	Barrel	1540	Bag	10.1	7.9	2.8	4	www.nilfisk.com.au	13.60	209
√	Barrel	1650	Bin	8.7	6.6	1.5	na	www.samsung.com.au	14.60	199
√	Barrel	1700	Bin	8.7	8.1	1.4	na	www.vax.com.au	15.00	285
√	Barrel	1350	Bag	6.9	5.6	1.6	3	www.hooverfloorcare.com.au	11.90	169
√	Barrel	1510	Bag	8.7	8.2	3.6	2.15 (C)	www.vax.com.au	13.30	199
√	Barrel	1570	Bin	7.7	6.5	1.6	na	www.kambrook.com.au	13.90	195
	Barrel	1380	Bag	7.3	5.3	1.1	2.80	www.kambrook.com.au	12.20	110
√	Barrel	1540	Bag	7.8	7.1	3.7	2.80	www.sanyo.net.au	13.60	199
√	Barrel	1450	Bin	7.4	8.2	2.6	na	www.target.com.au	12.80	209
√	Barrel	1200	Bin	7.9	6.4	1.4	na	www.dirtdevil.com.au	10.60	145
	Barrel	1280	Bin	7.5	5.7	1.2	na	www.hegroup.com.au	11.30	129

ual running cost ($) Based on one hour's use per week. **Price** Recommended retail, as of August 2009. **TABLE NOTES** * Bags usually available in packs of four, five or e. **na** Not applicable. **(A)** Upright model has a power head incorporated. **(B)** Cannot hold all tools on-board. **(C)** $10.70 for cloth. **(D)** Only available at Retravision.

choice shopper
BEST VALUE BEST VALUE BEST VALUE BEST VALUE BEST VALUE

For the best deal, call CHOICE Shopper, 1300 360 855, with the model name and number, the price you want to beat and your CHOICE personal subscriber number. The full range of models on test may not be available in all states.

Try out a vacuum cleaner in the shop to see if it's light, quiet and easy to manouevre and whether its sound is irritating.

ABOUT THE REST

The **Vax** models are among the easiest to use, however the **Pulse V-108** fares much better than the **Force 2 V-118** and **Maxim VS-022** when dealing with pet hair.

The **Nilfisk Action Plus 44000170** will perform most cleaning tasks reasonably well and its cord has the longest reach of the models on test.

The **Samsung** has a poor pet hair removal score, but is very easy to use and one of the better models when cleaning on carpet.

The **Hoover Freespace TFS5182** is not as effective as the recommended **Hoover Freemotion** model when dealing with pet hair or getting into tight cleaning spaces, although it could still be an affordable lightweight model.

While not as bad overall as the lowest performing models, the **Kambrooks** are equal worst when dealing with pet hair.

The **Sanyo** has the largest capacity dirt receptacle of the models on test and is easy to use; however, its performance in all areas is less than inspiring.

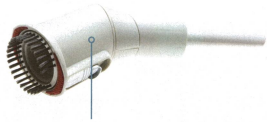
The **Modern Living**, **Dirt Devil** and **Homemaker** models returned poor performance scores for dirt removal from carpet and very poor pet hair removal scores.

WHAT TO LOOK FOR

Light, **quiet** and **easy to manoeuvre** If you can, try out a vacuum cleaner in the shop to see if it's all these things over both carpet and hard surfaces. A long cord, so you're not changing power points, as well as a neat, compact design for easy storage are also desirable. A **turbo head** has a rotating brush driven by airflow and a **power head** uses an inbuilt motor. While both are supposed to enhance cleaning performance, our testing has shown the power head to be more effective in the main, particularly when picking up pet hair. However, these heads are usually larger and bulkier than a standard cleaning head and only included as a standard item on expensive vacuum cleaners. Only the Volta Velocity Pet Lover U2955 has a power head as it is incorporated into almost all upright vacuums.

Adjustable head height allows you to adjust the height of the bristles on the cleaning head to the length of the carpet pile or for when you're vacuuming hard surfaces.

Dust collector The vacuum cleaners in this test have either a bin or a bag and none are particularly difficult to empty. The advantage of a bin over a bag is that it has no ongoing costs. The top two performers in this test use bags.

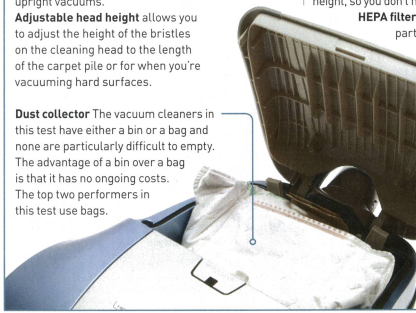


Tools The standard tools to check for are dusting, crevice and upholstery brushes. Having on-board storage for all makes it easier to find them when you need them.

Variable power/suction This allows you to lower the suction for delicate jobs, such as cleaning curtains.

A **telescopic wand** lets you adjust the wand to suit your height, so you don't have to bend too much.

HEPA filter This stands for high-efficiency particulate air filter – an international standard for filters that trap particles – which can help if you have asthma or a dust allergy or sensitivity. Unfortunately, it is quite difficult to determine the quality of HEPA filtration, so also look at other aspects that help keep allergens down, such as the quality of the connections between the hose and body of the vacuum cleaner.



STORY MARTHA PSIROUKIS

Game of concentration

Super-concentrated laundry detergents are one step towards a cleaner, greener environment – but they're not the total solution.

NUTSHELL

>> Smaller super-concentrated powders give you the same number of washes per pack as regular concentrates.

>> CHOICE found reasonably priced detergents that wash well and have a lower environmental impact.

Most laundry detergents have reduced their packet sizes and now claim to be "two times concentrate", meaning you use half as much and still get the same result as with the regular concentrates. As CHOICE has already confirmed (First Look, June 2009), you can still get the same number of washes from the super-concentrated powders as from the concentrated ones.

Although we cannot directly compare dirt removal scores with past results, due to test method changes and different batches of soil swatches, we can say the results are within the range we'd expect. And as with any product reformulation, some products are now better than others compared with our last powders report (*CHOICE*, April 2007), and this is not necessarily due to the new product format.

Comparing the cost-per-wash figures with our 2007 report on powder detergents shows no clear trend towards either a price increase or decrease. However, some brands are significantly cheaper, whereas others are more expensive.

The bigger environmental picture

Our recent product use survey found 89% of members allow the water from their machine to go into the wastewater system, while 11% reuse it on their garden. Due to recent drought conditions, water utilities are doing more to recycle wastewater for use in industry, agriculture and urban irrigation, and are experiencing higher concentrations of detergent ingredients in wastewater. This limits the potential use of recycled water as higher levels of detergent can be detrimental to plant growth and soil structure.

In addition to our usual performance and grey water reuse tests (see the table, page 47), we've teamed up with the Water Services Association of Australia and City West Water (a government-owned Melbourne >

WHAT TO LOOK FOR

Packet size Check the table (page 47) for the number of washes per pack – the more you can get, the less package waste so the better for the environment. Buying larger packs, or when on special, will usually be more cost-effective, but transfer bulk purchases to an airtight container to maintain its performance.

P or NP on packaging This is a voluntary labelling scheme. Phosphates, which contain phosphorus, help soften the water and keep extracted dirt in suspension. But high levels of phosphorus can lead to excessive growth of blue green algae in inland waterways. P means low phosphorus (<7.8 g/wash) and NP is for no phosphorus or less than 0.5%.

Enzymes target protein, starch or biological-based stains such as grass or blood. Different enzymes target different stains. Enzymes are known to cause irritation, so should be avoided by those with sensitive skin.

Optical brighteners coat the fabric with fluorescers that absorb UV light and re-emit it as blue light, making the clothes look whiter and brighter even though they don't actually remove any dirt. Products with brighteners are also best avoided by people with sensitive skin.

Cost per wash Although unit pricing (usually per 100g) is a great way to compare costs, it's not accurate for laundry detergents because of the vastly different dose recommendations between brands – so use our cost-per-wash figures for a better comparison. Further, try using a fraction of the dose, as it will save you money and still give you clean clothes while helping the environment – see Detergent Overdose, page 4.

CHOICE ONLINE

For details on using grey water and what makes a detergent OK for your garden, go to **www.choice.com.au/detergents**, or see *CHOICE*, April 2007.

DID YOU KNOW?

Household waste water contributes about 25% of the total dissolved solids going to the CWW water treatment plant. Laundry detergents are the second-highest contributor of household TDS to water treatment plants after urine.

< water retailer) to analyse the chemical load the detergents add to wastewater treatment plants, so you can find products that wash well, and by keeping chemical loads low, maximise opportunities to use recycled water and limit impacts on inland ecosystems.

The main concern is the high levels of total dissolved solids (TDS) – mostly salts such as phosphates, nitrates, sulphates and sodium – in laundry detergents. Removing tonnes of salt from waste water is a very energy-hungry and expensive process – a reverse osmosis (or another type of desalination plant) is required. Then there's the problem of how best to dispose of the salts once they're removed – particularly for inland cities and towns.

A more sustainable and economical solution is to use a detergent with low TDS (see Waste Water Recycling in the table, opposite). Front-loader detergents generally have lower TDS per wash, but have a higher concentration due to lower water use by front loaders. This restricts the use of front-loader wash water on your garden. You could try using half or even a quarter of the recommended dose, as a test we conducted on one product found no noticeable difference in dirt removal – see Detergent Overdose, page 4. ■

WHAT TO BUY

FRONT LOADERS	Cost per wash
Omo Front Loader Small & Mighty 2X Concentrate	47c
Radiant Micro Max High Performance Front Loader & HE	57c
Cold Power Advanced Front Loader & HE 2X Ultra Concentrate	62c
Biozet Attack Front Loader Fresh & Vibrant	45c

TOP LOADERS	Cost per wash
Omo Top Loader Small & Mighty 2X Concentrate	45c
Biozet Attack Fresh & Vibrant	42c
Radiant Micro Max High Performance Top Loader 2X Ultra Concentrate	57c
Dynamo (With a Boost of Sard) Oxy Plus 2X Ultra Concentrate	64c

FRONT LOADER POWDERS

TOP LOADER POWDERS

Green Buys wash well, are reasonably priced, are OK for the garden and get at least three stars for waste water recycling. Although **Coles Smart Buy** Laundry Powder Concentrate Lemon Fresh and **Seventh Generation** wash well, they have very high TDS levels per wash, so we don't recommend them.

HOW WE TEST

Dirt removal score Our testers, Neill Patterson (above) and Petr Valouch, measure out the recommended detergent dose for a normal load, and use it to wash specially soiled swatches (stained with nut oil, milk and a pigment) attached to laundry items in cold water (20°C). Using a spectrophotometer, which measures how much light reflects off the swatches after filtering out any effects of optical brighteners, they measure how much dirt is removed. These readings are more accurate than the human eye – differences of about 6% are noticeable.

Stain removal In addition, they include swatches with two very common stains, according to our product use survey: grass (which tests detergents for their action on general stain removal and enzymes that target proteins) and tomato (enzyme "cocktail" action and bleaching effect). Above-average performers are noted in the table.

OK for the garden To find out which detergents are safe to use as grey water on a garden or lawn, Lanfax Laboratories, which specialises in soil, water and waste water analysis, test the total wash water from these detergents for various chemicals and their pH value. While none of the products are completely harmless, the ones noted in this column are suitable for intermittent use on a home garden or lawn with an area of 150m^2-200m^2. These detergents have low salinity (<2dS/m), sodium (<20g/wash), relatively low pH (<10.8) and low phosphorus (<1g/wash) when diluted with 60L for front-loading detergents and 115L for top-loading ones. It's safe to use just the rinse water from any detergents, but where there is a tick in this column the wash water from these powders can also be used.

Waste water recycling tests are conducted in collaboration with the Water Services Association of Australia and City West Water. Detergents are analysed for total dissolved solids (TDS), which hinder the recycling process at water treatment plants. A lower TDS value means it's better for recycling and reuse.

PRODUCT	PERFORMANCE					SPECIFICATIONS								
Brand / detergent (in order of dirt removal score within groups)	Dirt removal score (%)	Grass stain: above average	Tomato stain: above average	OK for the garden	Waste water recycling (TDS, g/wash)	Washes per pack	Packet size (kg)	P or NP on packaging	Enzymes	Optical brighteners	OK for front loaders	Contact	Cost per wash (c)	Price ($)
FRONT LOADER DETERGENTS														
Omo Front Loader Small & Mighty 2X Concentrate	86	√	√	(C)	★★★★23	19	0.875	P	√	√	√	www.omo.com.au	47	8.98
Radiant Micro Max High Performance Front Loader & HE	81	√	√		★★★30	11	0.5	P	√	√	√	www.radiantlaundry.com.au	57	6.29
Cold Power Advanced Front Loader & HE 2X Ultra Concentrate (A)	79	√	√	√	★★★35	16	1	P	√	√	√	www.colgate.com.au	62	9.93
Biozet Attack Front Loader Fresh & Vibrant	78			√	√	★★★★26	20	2	NP	√	√	√	www.biozet.com.au	45	17.99
Duo Ultra Concentate Front Loader & HE Linen Fresh	73			√		★★46	9	0.5	NP	√	ns	√	www.duolaundry.com.au	33	2.99
Ecostore Front Loader Plant and Mineral Based Laundry Powder	68				√	★★★★25	29	1	(D)			√	www.ecostore.co.nz	24	6.99
Spree Front Loader & HE Lavender Fresh 2X Ultra Concentrate (A)	67				√	★★40	8	0.5	NP	ns	ns	√	www.colgate.com.au	35	2.79
Surf Front Loader Small & Mighty Tropical 2X Concentrate	65					★★★35	10	0.5	P	ns	√	√	www.surflaundry.com.au	37	3.69
TOP LOADER DETERGENTS														
Omo Top Loader Small & Mighty 2X Concentrate	77	√				★★★★26	20	0.875	P	√	√		www.omo.com.au	45	8.98
Biozet Attack Fresh & Vibrant	75	√	√	√	√	★★★31	19	1	NP	√	√		www.biozet.com.au	42	7.99
Coles Smart Buy Laundry Powder Concentrate Lemon Fresh (B)	75	√				●138	7	1	P	ns	ns	√	www.coles.com.au	37	2.59
Seventh Generation Natural Laundry Detergent	75	√	√			●84	15	1.36	(D)	√		√	www.seventhgeneration.com	46	6.93
Radiant Micro Max High Performance Top Loader 2X Ultra Concentrate	74	√				★★★37	11	0.5	P	√	√		www.radiantlaundry.com.au	57	6.29
Dynamo (With a Boost of Sard) Oxy Plus 2X Ultra Concentrate (A)	73	√	√			★★★33	9	0.5	P	√	√		www.colgate.com.au	64	5.79
Drive Top Loader 2X Concentrate	69	√				★★43	22	1	P	√	√		www.unilever.com.au	45	9.99
Cold Power Advanced 2X Ultra Concentrate (A)	68					★★49	8	0.5	P	√	√		www.colgate.com.au	73	5.84
Duo Ultra Concentrate Top Loader Linen Fresh	59			√	√	★58	10	0.5	NP	√	ns		www.duolaundry.com.au	30	2.99
Fab Sunshine Fresh 2X Ultra Concentrate (A)	53			√		★54	8	0.5	NP		√		www.colgate.com.au	50	3.99
Spree Lavender Fresh 2X Ultra Concentrate (A)	53			√		★51	9	0.5	NP		√		www.colgate.com.au	32	2.79
Surf Small & Mighty Cool Fresh 2X Concentrate	51		√			★★46	10	0.5	P	ns	√		www.surflaundry.com.au	36	3.69
Ecostore Plant and Mineral Based Laundry Powder	48		√	√		★★★33	27	1	(D)			√	www.ecostore.co.nz	26	6.99
Planet Ark Aware Eco Choice Front & Top Loader (A)	45			√		★51	33	1.5	(D)			√	www.planetark.org (E)	22	7.39
Earth Choice Top Loader	44		√	√		★★43	31	1.5	NP	ns	ns		www.naturesorganics.com.au	29	8.99

USING THE TABLE Waste water recycling The lower the number and the more stars, the better it is for recycling. ★★★★ =<30g/wash; ★★★ =<40g/wash; ★★ =<50g/wash; ★ =<60g/wash; no stars ● >60g/wash. **Packet size/Washes per pack** This is the most popular size we found in stores, and is calculated on the number of washes using the recommended dose for a normal wash. **Price** This is the price we paid for the pack size listed. **TABLE NOTES** ALDI products were being reformulated and weren't available in time for our test. **HE** High efficiency. **ns** Not stated. **(A)** Formulation changes planned over the next few months. **(B)** Not a 2x concentrate – has more than double the recommended dose of all other products on test. **(C)** OK for garden at quarter dose; see Detergent Overdose, page 4. **(D)** No P or NP on label, but has no phosphorus. **(E)** Austech Products has purchased the Aware brand and manufacturing rights; reformulation planned.

STORY CHRIS BARNES

For good measure

Body fat scales are a better indicator of overall health than their conventional cousins. CHOICE weighs up the options.

NUTSHELL

>> On test: 12 bathroom scales that measure body fat percentage as well as weight.

>> All these scales tend to under-read body fat percentage; in the worst cases, this could make you think you're much healthier than you really are.

Whether you're trying to lose weight, training for fitness or simply keeping track of your physical health, the trusty bathroom scales can help you monitor your progress. But weight is only one factor in determining your health. It's more important to know your body composition – your lean muscle mass and how much fat you're carrying.

Body fat scales use bioelectric impedance analysis (BIA) to analyse your body composition. There are more accurate ways of measuring body fat, such as underwater weighing and X-ray absorptiometry, but these are much less convenient as they require specialised equipment and expertise. In BIA, a very low electrical current is sent through your body via your feet. The current is harmless and too low to be felt, but nevertheless most manufacturers warn against using body fat scales if you have a pacemaker.

Many also warn the readings can be unreliable for children, athletes and bodybuilders, people with metal plates or screws in their bodies and pregnant women. Tissue containing a lot of water, such as muscle, lets the current through easily, but fat contains comparatively little water, so it resists the current – the higher the impedance, the more fat there is in your body. The scales use that data, together with personal data you enter, such as your height, age, sex and fitness level, to calculate your body-fat percentage.

How to use them

As with conventional scales, it's best to measure yourself regularly and record the results rather than rely on one-off or occasional measurements.

- Make sure your feet are bare and clean for good contact with the scales' sensor pads.
- Put the scales on a hard, level floor.
- Don't take a reading immediately after waking or after a meal or for 24 hours after excessive exercise or alcohol intake. Your body's water content could be uneven or atypical, which will make the reading unreliable.
- Measure yourself at the same time of day under the same conditions.

All models on test tend to under-read body fat percentage, so don't take the displayed values as absolute truth. The best ones under-read by about 3-5%, so if they say your body fat percentage is 25%, it's likely to actually be 28% or even 30%. Nevertheless, they're still good for tracking your body's change over time.

Body mass index

Body mass index (BMI) is often used by health professionals to assess whether a person is underweight, normal weight, overweight or obese. It's your weight in kilograms divided by the square of your height in metres. For example, if you weigh 65kg and are 1.65m tall, your BMI is 65 divided by 2.7225 (the square of 1.65): 23.9. A BMI of less than 18.5 is considered underweight; 18.5-24.9 is normal; 25-29.9 is overweight; and 30 and over is obese. So in this example, a BMI of 23.9 would be considered healthy. The table (page 50) indicates which scales give a BMI reading.

While BMI is a better indicator of health than weight alone, it's far from perfect. It was originally developed as a statistical tool for analysing populations and was not intended for individuals. The BMI categories don't allow for very muscular individuals; a person with lots of lean muscle and low body fat will be heavy for their height and could be classed as overweight or obese. Similarly, some people may have a BMI that indicates they're healthy when in fact they have too much body fat and little lean tissue.

You should only use BMI as a general guide to your state of health. Accurate analysis of your body fat percentage, measured over time, is more useful. >

WHAT TO BUY

78% Soehnle Body Balance Shape F4 63161

PRICE $170

GOOD POINTS

- Good body fat accuracy.
- Very good weight accuracy.
- Very easy to use.
- Measures water and muscle compositions.
- Can be used on carpet.

BAD POINTS

- Data cannot be recalled after weighing.

78% Visage Body Analyzing 4527

PRICE $20

GOOD POINTS

- Good body fat accuracy.
- Excellent weight accuracy.
- Easy to use.
- Measures water, bone and muscle compositions.

BAD POINTS

- Data cannot be recalled after weighing.
- Thin sensor pads can hinder good foot placement.

77% Propert 3042

PRICE $70

GOOD POINTS

- Good body fat accuracy.
- Excellent weight accuracy.
- Very easy to use.
- Measures water and muscle compositions.

BAD POINTS

- Data cannot be recalled after weighing.

ABOUT THE REST

The **Oregon Scientific** is OK at measuring body fat and its wireless display unit is a good feature, but the data scrolls quickly (although it can be recalled after weighing).

The **Tanita** is OK at measuring body fat, but its screen scrolls very quickly and the data can't be recalled once the display shuts off.

The **Omron** is OK at measuring body fat and is generally easy to use, but is also easy to switch on accidentally and doesn't switch off automatically.

The **Homemaker** has good body fat accuracy, but its small sensor pads can make it difficult to get good foot contact, and its display scrolls quickly and can't be recalled.

The **Weight Watchers WWW35CHA** has good body fat accuracy but its small sensor pads can make it difficult to get good foot contact and its display scrolls quickly and can't be recalled.

HoMedics is OK at measuring body fat but its display scrolls quickly and it can be hard to read.

The **Modern Living** is OK at measuring body fat but has small sensor pads that can make it difficult to get good foot contact and its display scrolls quickly and and can't be recalled.

The **Weight Watchers WW115A** has good body fat accuracy but is complicated to program. Its small sensor pads can make it difficult to get good foot contact and its display scrolls quickly and can't be recalled.

The Biggest Loser has mediocre body fat accuracy and its display scrolls quickly, with lots of data that can be hard to read.

HEALTHY BODY FAT RANGES

Healthy body fat percentages vary considerably from person to person. Factors such as age, sex and ethnicity all have an effect on what amount of body fat is right for an individual. The figures below can be used as a general guide. Very fit people, particularly elite athletes, may have lower body fat percentages than these.

HEALTHY BODY FAT RANGES (%)

AGE	FEMALE	MALE
20–39	22–32	9–20
40–59	24–34	12–22
60–79	26–37	14–24

Source: Gallagher et al, Am Clin Nutr. 2000; 72:694-701; based on NIH/WHO BMI Guidelines (healthy weight ranges) for whites.

PRODUCT	PERFORMANCE				
Brand / model (in rank order)	Overall score (%)	Body fat score (%)	Ease of use score (%)	Weight accuracy score (%)	Weight sensitivity score (%)
Soehnle Body Balance Shape F4 63161	78	70	80	85	9
Visage Body Analyzing 4527 (ALDI) (A)	78	70	75	93	9
Propert 3042	77	70	80	90	7
Oregon Scientific GR101	76	60	80	93	9
Tanita UM-016 (B)	76	60	80	93	9
Omron HBF400	74	60	80	83	9
Homemaker SYE-2007D1	72	70	65	88	7
Weight Watchers WW35CHA	72	70	65	78	9
HoMedics Healthstation SC540	70	60	70	88	7
Modern Living EF138-21	68	60	65	85	7
Weight Watchers WW115A	61	70	55	65	3
The Biggest Loser HC10026	59	50	75	65	3

USING THE TABLE **Overall score** is made up of: Body fat 40%; Ease of use 30%; Weight accuracy 20%; Weight sensitivity 10%. **Price** Recommended retail, as of August 2009.

HOW WE TEST

Body fat Our test is carried out at the University of Sydney's Exercise and Sport Science laboratory. Eight CHOICE volunteers (five males and three females) are weighed using underwater weighing (UWW), regarded as one of the best methods for determining a person's body fat. It measures the weight of water displaced when someone is submerged, and uses this value (together with dry weight, height and residual lung volume) to calculate body density, from which body fat percentage can be derived. The person is weighed first on a normal calibrated scale, then again in a special underwater scale. Because bone and muscle are denser than water, someone with more bone and muscle mass will weigh more in water than someone with more fat.

In the same session, the volunteers are weighed on each of the scales. The average difference in percentage body fat between UWW and that measured by the scales is calculated and scored.

A score of 70% indicates the scales were within 3-5 percentage points of the UWW measurement (e.g. for a person with body fat percentage of 30%, the scales gave an average reading between 25% and 27%); a score of 50% indicates they were within 7-9 percentage points.

Ease of use Our CHOICE tester, Norbert Suto (pictured), assesses the ease of reading the display, programming user data into the scales, subsequent use (measuring body fat and weight) and foot placement/stability.

Weight accuracy He records how accurately the scales measure weight, using calibrated 60kg and 100kg weights. These measurements are combined with the weight measurements from the laboratory test to determine overall weight accuracy.

Weight sensitivity Starting from a weight of 20kg, he measures how sensitive the scales are to incremental changes of 100g.

TURES			SPECIFICATIONS	
Goals and advice displayed	Other body composition (water, bone, muscle)	User profiles	Contact	Price ($)
Water / muscle / diet / correct balance	W, M	8	www.tradepoint.net.au	170
	W, B, M	10	www.aldi.com.au	20
Daily kCal required	W, M	12	www.propert.com.au	70
	W	4 (C)	www.oregonscientific.com.au	200
		4 (C)	www.tanitaaustralia.com.au	99
	W	4 (C)	www.omronhealthcare.com.au	170
	W	10	www.kmart.com.au	50
		10	www.conair.com	70
Daily kCal required	W, B, M	12	www.homedics.com.au	100
	W	8	www.target.com.au	70
Goal weight / compares previous and current data	W, B	4	www.conair.com	100
Daily kCal required	W, B, M	4	www.kmart.com.au	40

LE NOTES (A) Not currently available; in store again April 2010, similar model in store January 2010. **(B)** Discontinued. Replaced by model UM-051. **(C)** Plus one profile for est (guest data not stored in memory).

Body fat scales should have enough memory to store user profiles for all household members.

WHAT TO LOOK FOR

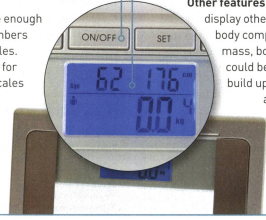
Display This should be big and clear so it's easy to read when standing on the scales. The Oregon Scientific has a wireless display unit that can be mounted on the wall for easier viewing.

Displayed data should be easy to understand and stay on screen long enough to read easily. Several of the scales on test flash the information past quickly, so it's hard to follow. Ideally, you should be able to redisplay the data without needing to weigh yourself again.

Controls These should be clearly labelled and easy to use. Programming the scales should be straightforward.

User profiles There should be enough profiles for all household members who will regularly use the scales. A "guest" profile can be handy for visitors who want to use the scales but don't need their profile stored permanently.

Instructions These should be easy to understand, with useful diagrams and advice on how to interpret your results.



Weight only If you want the scales to behave like simple weight scales and only display your weight, a "weight only" default setting is handy. All the scales have this except the Tanita, for which you need to select this option each time.

Usable on carpet Useful if you don't have hard floors. Scales don't generally measure weight effectively when placed on carpet; the Omron, Oregon Scientific, Soehnle and Tanita claim to be usable on these surfaces, but in this test only the Oregon Scientific and Tanita were accurate.

Other features Many of the models on test display other information, such as BMI and body composition information – muscle mass, bone mass and water – which could be useful if you're trying to build up muscle, for example. Some also display goals based on your personal information (age, height and sex) and measured weight and body fat (such as a suggested goal weight or daily kilocalorie intake).

STORY MATTHEW STEEN

All steamed up

Electric food steamers do what they claim, but do you really need one?

NUTSHELL

>> On test: 15 electric food steamers, ranging from $60 to $330.

>> You probably already have all you need to steam food, so consider carefully whether you need this appliance.

Where microwave ovens took over from steaming vegetables on a cooktop, there's now a newcomer muscling in on the territory – the electric food steamer. Sales of these appliances grew 11% from 2007 to 2008. Health concerns and a desire for low-fat cooking are driving their popularity. But are electric food steamers any healthier than other steaming methods you may already have in your kitchen?

Cost-benefit analysis

Steaming is healthier than many other types of cooking, particularly frying. However, since microwaving food retains more nutrients than steaming it, we find the health hard-sell hard to swallow.

Bulk cooking is one advantage of a food steamer – you can steam batches of dumplings without juggling dishes as you would with a microwave or on the cooktop. However, this can be done with a cheaper tiered bamboo steamer. Like electric steamers, bamboo steamers can be three-tiered but can cost less than $20, so up to $330 for an appliance that does something similar is a bit rich. A metal steamer that fits in a saucepan also costs a fraction of the price, while a microwave can steam using less water, time and energy.

Nor do electric food steamers necessarily save time – a cup of rice takes up to 40 minutes to cook, but only 12 minutes in a microwave and 15 on a cooktop.

Steamer-savvy

A longstanding myth about steaming is that mixing foods transfers the flavours from one food to another. We cooked a complete meal of salmon, broccoli and rice, but very few tasters found the flavours migrated from one food to another – although this could depend on the sensitivity of tastebuds. To minimise this risk, place more pungent foods on the lower levels of the steamer so juice doesn't drip onto other foods.

Electric steamers don't produce as much steam as conventional pan steaming, so you need to allow for cooking times that differ from what you have been used to. Be careful when handling the baskets as you remove them from the steamer, as they're hot and you may need a cloth or holder. Washing the steamer baskets can be tedious, as the compartment bases have holes that allow the steam to circulate, but they can also become food traps. Although some are dishwasher-safe, they take up a lot of room and need to be dried afterwards as all are plastic. White plastic parts that come into contact with juices during cooking are likely to stain. >

choice shopper

For the best deal, call CHOICE Shopper, 1300 360 655, with the model name and number, the price you want to beat and your CHOICE personal subscriber number. The full range of models on test may not be available in all states.

WHAT TO BUY

Kenwood FS470		$80
Morphy Richards 48780 Intellisteam		$330
Tefal Steam Cuisine Easy Store 6161		$90
Breville BFS400	BEST BUY	$70
George Foreman GF3TSM		$60

PRODUCT	PERFORMANCE		
Brand / model (in rank order)	Overall score (%)	Ease of use score (%)	
Kenwood FS470	80	75	
Morphy Richards 48780 Intellisteam	80	73	
Tefal Steam Cuisine Easy Store 6161	79	70	
Breville BFS400	78	75	
George Foreman GF3TSM	78	75	
Tefal Simply Invents VC1016	76	68	
George Foreman GF3TS	75	70	
Kambrook KFS300	75	70	
Tefal Steam Cuisine Ultra Compact VC1006	75	68	
Tefal Steam Cuisine Vitamin + VC4007	75	68	
Tefal Vita Cuisine 3 in 1 Steamer VS4001	74	65	
Breville BFS600	73	65	
Sunbeam ST6820 VitaSteam	71	63	
Sunbeam ST6810 VitaSteam (A)	71	63	
Cuisinart FP2207A	70	68	

USING THE TABLE Scores The overall score is made up of: Ease of use: 70%; Perform 30%. **Price** Recommended retail, as of September 2009. **TABLE NOTES** * Approximat volumes for capacity of each basket. L: Large = 4.5L; M: Medium = 3.2L; S: Small = 2.4L.

WHAT TO LOOK FOR

Baskets/compartments that have removable bases allow the user to put larger pieces of food into the basket, although you're only likely to steam foods that are serving-size portions. Our tester found them fiddly when cleaning.
Tiered food steamer Food in the top basket can take longer to steam, so when food in the lower baskets is cooked, they can be removed and the top basket can fit onto the base and continue to cook the food without you having to transfer food from the top basket into the bottom basket.
Water gauge An easy-to-view water guage with grading enables you to judge when the water level needs topping up.
A **bright indicator light** makes it easier to tell if the product is switched on.
Clearly labelled and graded controls mean less confusion and save delving into manuals.

Digital controls with programmed cooking times ensure accuracy and less time spent programming the steamer.

Dishwasher-safe parts are easy to clean, but require drying as most are plastic.
A **large juice collector/drip tray** makes it easier to dispose of this moisture, or keep for stock.
Easy-to-access external water inlet makes it easier to top up the water level.

HOW WE TEST

Ease of use Our Home Economist, Fiona Mair, assesses how easy the controls are to use and how easily the food steamer can be stored, as well as how easy it is to clean.
Performance She cooks a complete meal of fish, rice and broccoli to assess the steamer's ability and speed. To assess its ability to cook a hard vegetable evenly in all baskets/compartments at the same time, whole chat potatoes are layered in each of the compartments, steamed and assessed.
Annual running costs She uses a power meter to measure the energy consumed by the steamer when in use over 20 minutes.

URES				SPECIFICATIONS						
External water inlet	Delayed start	Keep-warm function	Dishwasher-safe (removable parts)	Dimensions (cm, H x W x D)	Height stored (cm)	Tiered (T) / Compartments (C)	Capacity of baskets *	Annual running costs ($) **	Contact	Price ($)
√		√		38 x 32 x 23	24	T	M	14	www.kenwood-australia.com	80
√		√	√	27 x 36 x 32	27	C	M	19	www.morphyrichards.com.au	330
√			√	42 x 31 x 24	25	T	M	13	www.tefal.com.au	90
√			√	45 x31 x 22	28	T	M	16	www.breville.com.au	70
√			√ (B)	39 x 32 x 23	23	T	M	16	www.salton.com.au	60
		√	√	40 x 33 x 24	25	T	M	17	www.tefal.com.au	90
√	√	√	√ (B)	39 x 32 x 23	23	T	M	16	www.salton.com.au	80
√				43 x 34 x 24	27	T	L	16	www.kambrook.com.au	60
√			√	42 x 32 x 24	25	T	M	17	www.tefal.com.au	60
√			√	43 x 39 x 26	26	T	M	13	www.tefal.com.au	110
√		√	√	33 x 44 x 25	33	T / C	M	25	www.tefal.com.au	130
√	√	√		39 x 34 x 25	26 (C)	T	M	13	www.breville.com.au	100
√	√			40 x 27 x 23	40	T	S	13	www.sunbeam.com.au	80
√	√	√		40 x 27 x 23	40	T	S	13	www.sunbeam.com.au	70
√			√	42 x 36 x 24	26 (D)	T	L	12	www.cuisinart.com.au	139

ed on steaming for 20 minutes once a day ($0.17 / kWh). **(A)** Discontinued, but may still be available in some stores. **(B)** Top shelf of dishwasher only. **(C)** Lid not reversible for stor-d juice catcher needs to be removed to store baskets on top of unit. **(D)** Lid not reversible for storage.

Bulk cooking is one advantage of an electric steamer, but cheaper tiered bamboo steamers can do a similar job.

WHAT TO BUY

80% Kenwood FS470

PRICE $80

GOOD POINTS

- Easy-to-use digital LCD display with preset times.
- Egg supports.
- Stackable baskets good for storage.
- Basket bases are not removable.
- Keep-warm function.

BAD POINTS

- Opaque lid means you cannot see food from above.
- Not dishwasher-safe.

80% Morphy Richards 48780

PRICE $330

GOOD POINTS

- Dishwasher-safe.
- Easy-to-use digital LCD display with preset times.
- Three cooking controls can be programmed separately.
- Basket bases are not removable.
- Keep-warm function.
- Removable divider walls.

BAD POINTS

- Most expensive model on test.
- Comparatively heavy.
- No egg supports.

79% Tefal Steam Cuisine Easy Store 6161

PRICE $90

GOOD POINTS

- Egg supports.
- Dishwasher-safe.
- Stackable baskets good for better storage.
- Can reduce cooking time for vitamin retention.
- Comprehensive instructions and recipes.

BAD POINTS

- Removable bases on baskets are fiddly.

78% Breville BFS400

PRICE $70

GOOD POINTS

- Egg supports.
- Basket bases are not removable.
- Comprehensive instructions and recipes.
- Stackable baskets good for storage.
- Dishwasher-safe.
- Top basket can be placed in lowest position if extra cooking time is required.

BAD POINTS

- Opaque lid means you cannot see food from above.

78% George Foreman GF3TSM

PRICE $60

GOOD POINTS

- Height-wise, takes the least space when stored.
- Equal-lightest steamer on test.
- Dishwasher-safe (top shelf only).
- Egg supports.
- Basket bases are not removable.
- Stackable baskets good for storage.

BAD POINTS

- Water inlet is narrow and slow to fill.

ABOUT THE REST

The **Tefal Simply Invents VC1016** is the only steamer without an external water inlet, making filling more difficult.

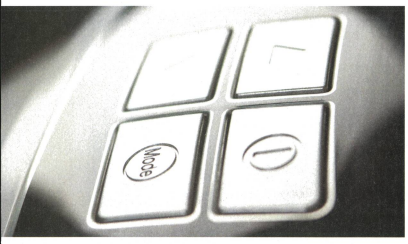
The **George Foreman GF3TS**, **Breville BFS600** and **Sunbeams** all have a delayed start function, allowing you to set up your cooking ahead of time.

The **Kambrook** and **Cuisinart** have the largest capacities, but the Cuisinart has the lowest performance score because of extra time required to cook properly.

Although the **Tefal Steam Cuisine Vitamin + VC4007** costs almost twice as much as the **Ultra Compact VC1006**, their scores are very similar.

The **Tefal Vita Cuisine 3 in 1 Steamer VS4001** has two compartments next to each other as well as another tier that can be placed across the compartments to cook fish or other long items.

Both **Sunbeam** models have the lowest ease of use scores, mainly because they are tricky to store – their steamer baskets are the same size so they're not stackable.



STORY CHRIS BARNES

New rules for cool

Energy efficiency regulators have portable air conditioners in their sights.

NUTSHELL

>> Six portable air conditioners on test, suitable for cooling medium to large rooms.
>> A target date of October 2011 has been set for including portable air conditioners in energy efficiency regulations.

If you're keen to cool your home this summer but can't install a built-in air conditioner – because you're renting, for example, or local regulations rule it out – then a portable air conditioner may be the answer. Compared with most built-in air conditioners, portable models aren't very energy efficient, but a good one can cool a room effectively.

Single duct units such as those on test are fairly simple systems. They suck in air from the room, extract the heat and pump the cooled air back into the room while venting the heat outside via a duct hose. You don't need to modify the building in any way; simply set up the unit near a sliding window or door, install the window kit to fit and seal off the open gap (so hot air from outside can't get in), connect the duct hose and the unit is ready to go.

At present, portable air conditioners aren't included in energy efficiency rating schemes, so you won't find any with the star rating labels seen on other appliances, such as split-system air conditioners, fridges and washing machines. But the market share of portable units is increasing; in 2008, more than 12% of air conditioners sold were portable models, the vast majority being single duct units of the type on test. And for the amount of electricity they consume, these units aren't as efficient as split-system air conditioners (and can't cool a room as quickly).

With this in mind, the government has proposed a target date of October 2011 for energy performance regulation of portable air conditioners. Government and industry are discussing how to go about testing and registering these units. As with other appliances, regulation should help make portable air conditioners more efficient in the future.

WHAT TO BUY

Omega Altise APC15AC	$1000
Kelvinator KPK45CRB	$849

Consider before you buy

Air conditioners of any type are significant consumers of household energy, so look at making your home more energy efficient before buying one. Roof insulation, blinds, awnings and shade trees can help keep your home cool, although these may not be options for renters.

The venting duct needs to be installed in a window, so make sure there's a suitable location with a nearby power point. The window kits supplied should fit most windows, but probably won't be tall enough for a sliding door. And while the air conditioners themselves look sleek, the ducts can look rather ugly.

Portable air conditioners aren't portable in the same sense as a lightweight fan. All units on test have castors, but they're still bulky to move around and you need to set up the duct again if you move the unit to another room. >

HOW WE TEST

Cooling performance Our test is performed by an accredited laboratory. The air conditioners are tested in a 5m x 4m room with a 2.4m insulated ceiling. This is surrounded by a room or "shell", which is kept at a constant temperature and humidity. When both rooms are at a stable 27°C and 70% relative humidity, the air conditioners are turned on full for an hour. The test is repeated at 32°C and 70% relative humidity.

The testers rate the air conditioners' cooling effectiveness by their ability to reduce the temperature in the test room and lower the humidity. They also assess how evenly the models cool the test room. The more powerful units (the Omega Altise APC15AC, Kelvinator KPK45CRB and Nationwide Electrical) cooled the room more effectively than the others, but the first two also consumed more power.

Ease of use Testers look at stability, portability, installing the window kit, removing and refitting the air filter, water drainage, controls (including remote control) and instruction manuals.

An air conditioner is a big energy guzzler, so look at ways of making your home more energy efficient before buying one.

WHAT TO BUY

83% Omega Altise APC15AC

PRICE $1000

GOOD POINTS

- Very good cooling performance.
- Easy to use.
- Oscillating horizontal louvres.

BAD POINTS

- The largest and heaviest model on test.
- Comparatively high power consumption.

78% Kelvinator KPK45CRB

PRICE $849

GOOD POINTS

- Very good cooling performance.
- Long power cord.

BAD POINTS

- Comparatively heavy.
- Comparatively high power consumption.
- Water drainage tank needs regular emptying (drainage hose supplied).

ABOUT THE REST

The **Nationwide Electrical** has good cooling performance and relatively low power consumption, but its controls and instructions aren't easy to understand and it has no remote control.

The **Omega Altise APC12AC** has good cooling performance and is generally easy to use, but has the highest power consumption on test.

The **Dimplex** has relatively low power consumption, but its instructions aren't very easy to read and it's not as stable as the others, although it should be OK on a level floor.

The **Kelvinator KPK35CRB** is generally easy to use but, like the KPK45CRB, its water drainage tank needs regular emptying (a drainage hose is supplied).

PRODUCT	PERFORMANCE		
Brand / model (in rank order)	Overall score (%)	Cooling score (%)	Ease of use score (%)
Omega Altise APC15AC	83	88	72
Kelvinator KPK45CRB	78	82	68
Nationwide Electrical NE14C	71	73	65
Omega Altise APC12AC	71	71	72
Dimplex GDC12RWA	67	68	64
Kelvinator KPK35CRB	67	65	70

USING THE TABLE Scores The overall score is made up of: Cooling 70%; Ease o 30%. **Claimed cooling capacity** The claimed cooling capacity isn't comparable be portable and built-in air conditioners. **Measured power consumption** This is the

WHAT TO LOOK FOR

INSTALLATION

Window kit This usually consists of a 10cm-wide piece of plastic with a sliding extension inside and an elongated hole for the air conditioner's exhaust hose. The piece is about 1m long (see the table below for the exact maximum length) to fit horizontally or vertically into a window opening.

Duct cap This allows more permanent installation through a wall. Both Kelvinator units have one.

DRAINAGE

Drain hose This can lead to the outside via the venting kit or into a container to catch the extracted water. The Kelvinators and Nationwide Electrical have one. The other units don't need it as they reuse the extracted water for cooling, so the water is vented out as vapour. This means their tanks rarely, if ever, need to be drained.

Water tank A removable water tank makes drainage easier; both Kelvinator units have one. But note the comment above about drainage for the other units.

OPERATION

Remote control All but the Nationwide Electrical have one.

Operating modes Cool (none has reverse-cycle heating), dry (dehumidify) or fan only. All have these modes except for the Dimplex, which lacks fan-only mode. All have three fan speeds. The Kelvinator KPK35CRB also has an automatic mode.

On/off timers All have one, and the Dimplex also has a sleep timer (with automatic temperature adjustment).

Louvres to direct the airflow. All models on test have manually adjustable vertical louvres. The Omega Altise models also have automatically oscillating horizontal louvres. Oscillating louvres enable the cool air to be directed more widely, rather than just in a fixed direction.

CHOICE ONLINE

At **www.choice.com.au** you can read our articles on heating and cooling options, including calculators that help you estimate the heating and cooling capacity required for your room(s), and advice on alternatives to air conditioning. Type "heating options" or "cooling options" in the search box.

	FEATURES		SPECIFICATIONS						
Noise fan high (dB)	Remote control	Oscillating louvres	Weight (kg)	Dimensions (cm. H x W x D)*	Length of power cord (m)	Length of duct (m)	Maximum length of window kit (m)	Contact	Price ($)
Medium	√	√ (A)	42.0	84 x 38 x 58	1.8	1.5	1.30	www.omegaaltise.com.au	1000
Noisier	√		40.6	84 x 46 x 37	2.6	1.8	1.23	www.kelvinator.com.au	849
Medium			31.6	83 x 42 x 44	1.7	1.7	1.23	www.nationwideelectrical.com.au	799
Medium	√	√ (A)	33.0	84 x 35 x 49	1.8	1.6	1.30	www.omegaaltise.com.au	800
Medium	√		30.3	85 x 48 x 34	1.9	1.3	1.27	www.dimplex.com.au	900
Noisier	√		32.8	85 x 45 x 32	2.6	2.2	1.23	www.kelvinator.com.au	739

ge of both cooling tests – see How We Test, page 55. **Fan noise** These results are comparative only; what you'll actually hear will depend on the environment.
the fan on high, all these air conditioners will interfere with normal conversation. **Features** See What to Look For, above, for an explanation of these and other features.
Recommended retail, as of October 2009. **TABLE NOTES** * Rounded to the nearest centimetre. **(A)** Horizontal.

choice shopper

For the best deal, call CHOICE Shopper, 1300 360 655, with the model name and number, the price you want to beat and your CHOICE personal subscriber number. The full range of models on test may not be available in all states.

STORY DENIS GALLAGHER

Mulching magic

Mulching mowers contribute to greener lawns, as well as a green environment.

NUTSHELL

>> All lawnmowers on test perform well on short and medium grass, however our recommended models are also the easiest to use.

>> A self-propelled model can help make the job easier, but they are often heavier than the other models on test.

As the temperature rises, so do the sounds of summer, including the weekend hum of lawnmowers turning grass into lawn. CHOICE tested 11 petrol-powered mulching mowers to keep your lawn looking its best. Three have a self-propelled drive mechanism and the others are propelled by the user pushing it.

Mulching mowers produce more of a compost than a mulch, chopping grass finely and forcing the clippings back down between the blades of grass and into the lawn. Normal lawnmowers produce grass clippings that are much longer and need to be removed from the lawn to avoid suffocating and killing the cut grass.

The fine clippings from a mulching mower can reduce your lawn's need for water and fertiliser by slowing down the evaporation process, providing not

WHAT TO BUY

Rover Durable Mulch'N Catch 3291	BEST BUY	$499
Victa Mustang MCA488		$749
Victa Tornado TMD484		$749
Rover Mulch'N Catch 35M92	BEST BUY	$689
Victa Lawnkeeper LMS468		$499

PRODUCT	PERFORMANCE					SPECIFICATIONS					
Brand / model (in rank order)	Overall score (%)	Ease of use score (%)	Cutting score (%, with catcher)	Cutting score (%, mulching)	Noise at 7.5m/user's position (dB)	Type	Starter toggle	Cutting positions (as counted)	Cutting height range (mm, measured)	Width of cut (cm, measured)	Closeness of cut to a vertical edge (mm, front / right / left)
Rover Durable Mulch'N Catch 3291	85	73	95	100	77/88	Push	On motor	9	12-60	45	143/1
Victa Mustang MCA488	85	73	95	100	72/84	Push	On motor	10	15-70	48	117/1
Victa Tornado TMD484	85	70	98	100	73/85	Self-propelled	On motor	10	14-70	48	112/2
Rover Mulch'N Catch 35M92	84	70	95	100	75/86	Push	On motor	12	8-57	45	140/2
Victa Lawnkeeper LMS468	84	71	93	100	74/85	Push	On motor	11	9-73	45	122/2
Masport President 1000ST	83	67	98	100	75/86	Push	On motor	10	12-72	46	116/3
Honda Buffalo Bull HRU 197DPU	82	65	98	100	73/86	Push	On handle	11	20-80	47	123/1
Honda Buffalo Classic HRU 216DSU	82	65	98	100	74/85	Self-propelled	On handle	11	23-80	53	133/2
Masport President MSV 5000 Combo	82	65	98	100	76/89	Push	On handle	11	8-76	48	123/1
AL-KO Silver 470BR	81	65	92	100	70/81	Self-propelled	On handle	7	30-70	46	130/4
Sanli Power Mulch PMS400	81	63	98	100	73/85	Push	On motor	10	16-72	46	127/3

USING THE TABLE Overall score is made up of: Ease of use: 50%, Cutting score with catcher: 25%, Cutting score with mulcher 25%. **Price** As of September 2009.

only an environmental advantage but a cost saving as well. All the models on test can also be used as a standard mower with a grass catcher attached if you want to completely remove the grass cuttings from your lawn.

Self-propelled models

The three models with excellent scores for pushing and manoeuvring use self-propelled systems, and may be a good option if you find pushing a lawnmower difficult. A bar on the handle activates the propulsion and the engine drives the rear wheels, so the user only has to guide rather than push the mower.

The Honda Buffalo Classic HRU 216DSU has three different speeds and its self-propulsion system is very easy to use, despite the mower being significantly heavier than the other models on test. The AL-KO and Victa Tornado TMD484 have only one speed, which may be too slow for some people.

On all three models, the self-propulsion feature can be turned off if you want to use it as a regular push mower, however the Victa and AL-KO are among the heaviest mowers on test. And, at 46kg, the Honda Buffalo Classic is cumbersome to move without its self-propulsion activated. >

HOW WE TEST

Our CHOICE tester, Peter Horvath, tests the mowers at Tropical Lawns, a turf farm in Cairns, Queensland, where the consistent climate provides plenty of grass to cut all year round. All mowers are weighed and their cutting height range assessed. He checks how close each model can cut along a vertical wall at the front and sides.

Ease of use Peter rates them for vibration through the handlebar, ease of pushing and manoeuvring, handle comfort, convenience of controls, ease of adjusting the cutting height, catcher convenience and ease of starting.

Cutting grass He tests the lawnmowers for their ability to cut short and medium-length grass with a catcher, and long grass without a catcher.

Mulching In mulching mode, he cuts short and medium-length grass. He then assesses the appearance of the lawn after both mulching and cutting tests.

Noise He measures noise at 7.5m and at the operator's ear level.

Safety He also carries out safety tests, which include measuring the blade stopping time and a foot probe safety test.

The fine clippings from a mulching mower can reduce your lawn's need for water and fertiliser.

Contact	Price ($)
www.rovermowers.com.au	499
www.victa.com.au	749
www.victa.com.au	749
www.rovermowers.com.au	689
www.victa.com.au	499
www.masport.com.au	499
www.hondampe.com.au	959
www.hondampe.com.au	1589
www.masport.com.au	879
www.alko.com.au	679
www.sanli.com.au/	379

WHAT TO LOOK FOR

Handle It should be comfortable to hold and preferably height-adjustable. A turned-up handle is easier on your wrists and gives better control over the mower.

Engine control lever should be on the handlebar and easy to operate.

Starter cord This should be easy to pull and is generally easier to operate when its on the engine, but a cord mounted half-way up the handle is good if you can't easily bend over.

Cutting positions Look for a large number spread over a useful range of cutting heights. Make sure the cutting height is easily adjustable.

Manoeuvrability The mower should be easy to push and manoeuvre in all conditions. Big wheels improve handling on rough ground and a lightweight model is easier to push.

Catcher A good catcher has two handles – one on top for carrying and one on the back for emptying.

Mulching adapter or **plug** If the mower has one, it should be easy to fit and remove.

Cleaning A wash port or nozzle on top of the housing makes it easy to clean underneath the mower, including the blades.

Maintenance Can you change the oil, air filter and spark plugs without needing it professionally serviced?

choice shopper

For the best deal, call CHOICE Shopper, 1300 360 655, with the model name and number, the price you want to beat and your CHOICE personal subscriber number. The full range of models on test may not be available in all states.

All the self-propelled mowers on test are the easiest models to push and manoeuvre.

WHAT TO BUY

85% Rover Durable Mulch'N Catch 3291

PRICE $499

GOOD POINTS
- Easy to push.
- Easy to convert from catching to mulching.
- Very good, comfortable handlebar.
- Very easy to adjust the cutting height.

BAD POINTS
- Uncomfortable handle vibration.

85% Victa Mustang MCA488

PRICE $749

GOOD POINTS
- Very little handle vibration.
- Catcher is easy to remove and attach.
- Easy to convert from catching to mulching.
- Very good, comfortable handlebar.

BAD POINTS
- Cutting height requires some effort to adjust.

85% Victa Tornado TMD484

PRICE $749

GOOD POINTS
- Excellent cutting performance on long grass.
- Self-propelled drive with one speed; excellent score for ease of pushing.
- Catcher is easy to remove/attach.
- Easy to convert from catching to mulching.
- Very easy to adjust the cutting height.

BAD POINTS
- Very uncomfortable handle vibration.
- Some may find the self-propelled mechanism speed a bit slow.
- Holding the self-propelled mechanism bar becomes uncomfortable with extended use.
- Some may find the handle bar too low.

84% Rover Mulch'N Catch 35M92

PRICE $689

GOOD POINTS
- Easy to push.
- Catcher is easy to remove and attach.
- Easy to convert from catching to mulching.

BAD POINTS
- Uncomfortable handle vibration.
- Some may find the handlebar too low.
- Cutting height requires some effort to adjust.

84% Victa Lawnkeeper LMS468

PRICE $499

GOOD POINTS
- Easy to push.
- Catcher is easy to remove/attach.
- Easy to convert from catching to mulching.
- Very good, comfortable handlebar.

BAD POINTS
- Only OK performance cutting long grass.
- Uncomfortable handle vibration.
- Cutting height requires some effort to adjust.

ABOUT THE REST

The **Masport President 1000ST** is the lightest mower on test and would be a good option, but it's not as easy to use as the recommended models.

While producing similar grass cutting and ease of use scores, the **Honda Buffalo Classic HRU 216DSU** is heavier and more expensive than the **Honda Buffalo Bull HRU 197DPU**. However, it gives a much larger cutting width.

The Masport President MSV 5000 Combo's starting cord requires more effort from the user than the recommended models.

The **AL-KO** is the cheapest self-propelled model on test, but doesn't perform as well as the others.

If you're on a tight budget, the **Sanli** might be a good option despite being the heaviest push mower and the most difficult to use.

STORY CHRIS BARNES

Pushing for safety

Put safety ahead of fashion when choosing a stroller.

NUTSHELL

>> Three- and four-wheel strollers tested for safety, durability and ease of use.

>> Seven models are not recommended, including two convertible bike trailers.

It's not always easy to pick a stroller that's safe and durable. You'd hope that price might give some indication, but over our many years of stroller testing, CHOICE has found cheap models that pass our tests and expensive models that don't. This test is no exception; the Chicco Trevi ($399) passed both our safety and durability tests, while the Baby Jogger City Classic ($799) failed a key safety test. Four three-wheel and six four-wheel strollers are on test, plus two convertible bike trailers, in their three-wheel jogger mode.

Trailers converting to strollers

The Chariot and Croozer were recommended in our test of bike trailers for kids (*CHOICE*, July 2009). Both can be converted to strollers by removing the trailer arm and connecting a front wheel. The Chariot converts to a four-wheel stroller by connecting two small pivoting front wheels, or to a three-wheel jogger stroller with a single large fixed front wheel (we tested the jogger version). The Croozer converts to a three-wheeler, with either a single small pivoting wheel or large fixed wheel for jogging. Being two-seaters, both models are wide and bulky, and with the large fixed wheel attached, they're also very long (as is typical for dedicated jogging strollers).

Unfortunately, while they're good bike trailers, as strollers they failed some tests. The Chariot lacks the mandatory wrist tether strap and red brake pedals required for strollers. In other respects it's safe and durable, so if you're planning to buy one and use it as a stroller, check it has a tether strap and a red brake pedal; if not, wait for the updated model (new models are due in 2010 and the distributor told us these will be fully compliant with the standard). The Croozer's small front wheel broke after only 40 minutes on our rolling road rig. We fitted the large jogging wheel, tested it again and it passed, so if you use it as a stroller, use the large wheel rather than the small one. >

CHOICE ONLINE

Other features worth considering, such as adjustable backrests and reversible seats, are described in the full report at **www.choice.com.au/strollers**

WHAT TO BUY

Bébécare Rverse		$600
Bootiq Kye Stroller and Bassinet 007884	BEST BUY	$500
Chicco Trevi		$399
Love N Care Adiva Sport		$569
Bugaboo Bee		$990

HOW WE TEST

Safety Our tester, James Thomson (pictured), checks that the harness straps are adjustable and of adequate length; that the child is securely restrained; and that there are no sharp edges and possible entrapment points for fingers or limbs. He also tests the stroller's stability and that the brakes work well.

Durability He puts the strollers on our "rolling road" rig for 64 hours at a speed of 5km/h. Three-wheelers that look like they might be used for jogging are then tested for a further 10 hours at 10km/h, to see how they stand up to faster speeds. The Baby Jogger, Graco, Chariot and Croozer all passed. Of these, the Baby Jogger – despite its name – specifically states it isn't for jogging.

All the strollers are also attached to a machine that continuously simulates the action of mounting a kerb. These tests show whether anything breaks, falls off or stops working properly after regular use.

Ease of use He checks adjustments, such as reclining functions and the safety harness, and various activities such as loading and unloading the basket, using the brakes and locking the front wheel. He folds and unfolds the strollers, pushes them over rough terrain, up and down stairs and through doorways, and tests how easily they fit into the boot of a car.

WHAT TO BUY

These models passed our safety and durability tests.

BébéCare Rverse

Four-wheeler

PRICE $600

GOOD POINTS

- Generally easy to use.
- Reversible seat.
- Seat converts to a bassinette.
- Rain and leg cover.
- Padded shoulder straps.
- Adjustable handle height.

BAD POINTS

- Nothing in particular.

Bootiq Kye Stroller and Bassinet 007884

Three-wheeler

PRICE $500

GOOD POINTS

- Generally easy to use
- Reversible seat.
- Seat can be replaced with the bassinette supplied.
- Rain and leg cover.
- Padded shoulder straps.
- Adjustable handle height.

BAD POINTS

- Our first sample had some durability problems so we bought a second sample, which passed all our tests. The first sample's problems may have been one-off incidents.

Chicco Trevi

BEST BUY

Four-wheeler

PRICE $399

GOOD POINTS

- Padded shoulder straps.
- Bottom basket is comparatively high and easy to access when the seat is up (but access is restricted when the seat is fully reclined).

BAD POINTS

- Rear brakes not linked.

Love N Care Adiva Sport

Four-wheeler

PRICE $569

GOOD POINTS

- Reversible seat.
- Seat converts to a bassinette.
- Rain, sunshade and leg cover.
- Mattress supplied.
- Padded shoulder straps.
- Adjustable handle height.

BAD POINTS

- The adjustable crotch strap has a minimum length of 18cm, which is comparatively long, so this stroller may not suit smaller children.

Bugaboo Bee

Four-wheeler

PRICE $990

GOOD POINTS

- Reversible seat.
- Rain cover.
- Padded shoulder straps.
- Adjustable handle height.

BAD POINTS

- Swivel wheel locks are comparatively hard to operate.

PRODUCT	PERFORMANCE			FEATURES						
Brand / model (in order of ease of use score within groups)	Passed safety tests	Passed durability tests	Ease of use score (%)	Number of wheels	Reversible handle / seat direction	Backrest recline positions / seat tilt positions	Suitable for newborn	Front bar or tray	Front brakes
RECOMMENDED									
BébéCare Rverse	√	√	70	4	- / √	(C) / 3	√	Bar	
Bootiq Kye Stroller and Bassinet 007884	√	√ (B)	70	3	- / √	(C) / -	√	Bar	
Chicco Trevi	√	√	65	4	- / -	5 / -	√	Tray	
Love N Care Adiva Sport	√	√	65	4	- / √	(C) / 3	√	Bar	
Bugaboo Bee	√	√	60	4	- / √	4 / -	√		
NOT RECOMMENDED									
Baby Jogger City Classic		√	70	3	- / -	(C) / -	√		
Childcare Captiva Storm (A)		√	65	3	- / -	(C) / -	√	Bar	
Combi Urban Walker		√	65	4	√ / -	(C) / -	√	Bar	
Graco Trekko Metropolitan		√	65	3	- / -	4 / -	√	Bar	
Steelcraft Orbit Layback	√		65	4	√ / -	3 / -	√	Bar	Ind
BIKE TRAILERS - NOT RECOMMENDED AS STROLLERS									
Chariot Cougar 2		√	60	3	- / -	1 / 1			
Croozer Croozer 535	√		50	3	- / -	1 / 1			

USING THE TABLE **Safety and durability tests** A stroller can only pass or fail these tests. **Ease of use score** This is made up of: Var adjustments (safety harness, seat recline and so on): 25%; Loading and unloading the basket, using the swivel wheel lock, applying and re the brakes: 25%; Manoeuvring through doors, up and down stairs, turning a tight corner, over rough terrain: 25%. Unfolding, folding and cl (including fitting into a car boot): 25% **Features** See What to Look For, above and online. **Price** Recommended retail, as of September 20

WHAT TO LOOK FOR

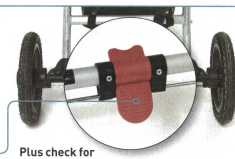
Mandatory safety requirements are based on key clauses of the full (voluntary) Australian standard, AS/NVZ 2088:2000. A stroller must have wrist tether straps to help reduce the chance of it rolling away. The brake pedals/levers must be red so they're easily seen. The Chariot fails as it has no tether strap and its brake pedal is silver; the Baby Jogger and Graco fail because their tether straps are too long.

Three-wheelers tend to be larger and heavier but also more manoeuvrable. However, this can make them more likely to roll away if left unattended.

Four-wheelers are often more compact when in use and when folded, so they are a better option for public transport. Some models, such as the BébéCare and Love N Care, have two small wheels at the front and two large wheels at the rear, which can provide four-wheeler stability with three-wheeler manoeuvrability. Swivelling front wheels make manoeuvring easier, but should be lockable for travelling at higher speeds or over rough terrain (the Bootiq and Croozer have a swivelling non-lockable front wheel – the Chariot's is fixed and the rest are lockable).

Brakes Linked, foot-operated brakes on both rear wheels allow both brakes to be activated in one action.

Five-point harness Two shoulder straps, waist straps and a crotch strap. The waist straps should be securely linked to the stroller's frame so the child can't lean out and tilt the stroller. Tug the harness to check that the seat doesn't pull away from the frame. The straps should be adjustable to allow for growth and the buckles easy to use (for you, not your child).



Plus check for

- Protruding parts that can hit your child's head or small parts that can detach easily and pose a choking risk.
- Gaps that could trap fingers – yours or your child's. The Baby Jogger, Bootiq, Bugaboo and Combi have no obvious traps; the rest have some possible pinch points.
- Sharp edges or points.
- Child-resistant lock mechanisms.
- Stability.

SPECIFICATIONS

	Maximum recommended weight of child (kg)	Bottom basket capacity (kg)	Stroller weight (kg)*	Dimensions (cm, H x W x D)**	Contact	Price ($)
d	17	5	12.0	100 x 65 x 102	www.cnpbrands.com.au	600
d	18	3	9.6	106 x 61 x 101	www.bootiq.com.au	500
dual	18	3	9.5	104 x 80 x 95	02 8543 5570	399
d	22	5	14.0	105 x 60 x 108	www.lovencare.com.au	569
d	17	4	9.4	108 x 71 x 106	www.bugaboo.com	990
d	34 (D)	2	11.3	115 x 70 x 135	www.bjstrollers.com.au	799
dual	17	3	7.6	105 x 60 x 127	www.cnpbrands.com.au	300
dual	20	5	6.3	103 x 49 x 84	02 8399 2223	500
d	15	5	13.5	111 x 67 x 113	03 8787 3838	470
d	17	4	10.7	101 x 52 x 98	www.britax.com.au	329
d	45 (D)	na	14.0	99 x 83 x153	www.morrisstanley.com	1550 (E)
dual	45 (D)	ns	16.2	106 x 88 x 155	www.croozer.com.au	799

NOTES **na** Not applicable. **ns** Not stated. * Including supplied accessories, rounded to the nearest ** Maximum dimensions when in use, rounded up to the next cm. **(A)** Discontinued. **(B)** First sample some durability tests, but the second sample passed. **(C)** Variable, meaning there are no fixed positions. al weight of occupant(s) plus items in basket. **(E)** For trailer plus jogging kit.

ABOUT THE REST

The **Baby Jogger** failed a safety test: the harness shoulder straps are too far apart where they join the seat back, making it easier for a child to wriggle free of the harness. The wrist tether strap is also too long.

The **Childcare**'s harness waist straps are attached to the seat back, but the seat back is not rigid or secured to the stroller frame, making it easier for a child to lean out and tilt the stroller.

The **Combi** doesn't have two independent mechanisms to unlock the frame for folding. It has one unlocking trigger on the handle which is two-stage, but that doesn't meet the standard requirements. Having two separate mechanisms helps ensure the stroller frame can't be unlocked accidentally. The Combi distributor disputed our results, saying they've had the stroller certified to the Australian standard.

The **Graco**'s foot opening (between the seat and the front bar) isn't big enough when the leg support is raised, creating the risk an unsecured child could slide down and get their head trapped. Its wrist tether strap is also too long. The distributor disagreed, saying they've had this stroller certified to the standard.

The **Steelcraft** failed a durability test: while on our rolling road rig, a rear wheel broke off. The manufacturer said they've tested this model and not encountered this.

See Trailers Converting to Strollers, page 61, for discussion of the **Chariot** and **Croozer**.

There are so many product recalls we may not be able to print all of them. For comprehensive recall information go to the Product Recalls Australia website: www.recalls.gov.au, or call the ACCC's Product Safety Policy section on 02 6243 1262. Companies often rent 1800 numbers for a couple of months after a recall is announced. If the number given is no longer operating, phone the manufacturer or retailer.

BABY PACIFIER PTK Variety has recalled **Soother Baby Pacifiers**, item number HB811-46, sold between January 2004 and June 2009.
The problem The pacifier doesn't comply with the Australian standard. Due to its size, the shield may block the airways of a young child.
What to do Stop using it. Either destroy it or return it to PTK Variety, St Mary's, NSW, for a refund. For more information call 02 9833 1961.

BABY PACIFIER KM Best Bargain has recalled **Soother Baby Pacifiers**, sold between June 2006 and June 2009.
The problem The pacifier doesn't comply with the Australian standard. Due to its size, the shield may block the airways of a young child.
What to do Stop using it. Destroy it or return it to KM Best Bargain, Kings Langley Shopping Centre, NSW, for a refund. For information, call 02 9838 0695.

BABY PACIFIER New Global Trading has recalled **Apple Healthy Baby Pacifiers**, item number BW2235, sold between March 2006 and June 2009.
The problem The pacifier doesn't comply with the Australian standard. Due to its size, the shield may block the airways of a young child.
What to do Stop using it. Either destroy it or return it to the place of purchase for a refund. For more information, call 03 9563 2655.

BABY PACIFIER Kid's Choice has recalled **Happy Angel Baby Pacifiers**, sold at Kid's Choice, Campsie, NSW between June 2008 and June 2009.
The problem The pacifier doesn't comply with the Australian standard. Due to its size, the shield may block the airways of a young child.
What to do Stop using it. Either destroy it or return it to the place of purchase for a refund.

BABY PACIFIER Extra Save has recalled **Smile Bear Baby Necessaries Pacifiers**, sold at Extra Save, Blacktown, NSW between June 2008 and June 2009.
The problem The pacifier doesn't comply with the Australian standard. Due to its size, the shield may block the airways of a young child, and the ring on the pacifier can detach and create a choking hazard.
What to do Stop using it. Either destroy it or return it to the place of purchase for a refund.

BABY PACIFIER Kia Variety has recalled **Smile Bear 3 Piece Nipples Soother & Chain**, sold at Kia Variety between June 2008 and June 2009.
The problem This pacifier doesn't comply with the mandatory requirements of the Australian standard. The size of the shield has the capacity to block the airways of a young child, and the ring on the pacifier can detach and create a choking hazard.
What to do Stop using it. Either destroy it or return it to Kia Variety, Blacktown, NSW, for a refund.

BABY PACIFIER Yens Clearance Warehouse has recalled **Apple Baby Necessities & Ai-Non Baby Pacifiers**, sold at Yens Clearance Warehouse, Campsie, NSW between June 2008 and June 2009.
The problem The pacifier doesn't comply with the Australian standard. Due to its size, the shield may block the airways of a young child, and the ring on the pacifier can detach and create a choking hazard.
What to do Stop using it. Either destroy it or return it to the place of purchase for a refund.

BABY CHANGE TABLE IGC Dorel has recalled a **baby change table accessory** sold with portacots marketed under the brands **GoSafe**, **Mother's Choice**, **Holden**, **ZuZu**, **bertini**, **Disney Pooh** and **Baby Club**, with model numbers 4337, LY500, LY504, LY704, LY700 (which can be found on the change table accessory). It was sold through Target, Big W, Toys "R" Us, Autobarn and other specialty stores between 2004 and 2009.
The problem The straps are of a length that allow the possibility of incorrectly fastening the restraint underneath, posing a strangulation hazard.
What to do Stop using the change table accessory. Call 1300 809 526, 9am–4:30pm, to arrange for the return of the accessory for modification.

HIGHCHAIR IGC Dorel is advising customers to check the harness strap on their **Mother's Choice High Chair**. High chairs of concern are the Riviera Hi-Lo HighChair and Penguin Parade HighChair with model numbers 41791592 and 43452590.
The problem The harness strap may be in one continuous loop, posing an entrapment hazard.
What to do Contact IGC Dorel on 1300 809 526, 9am- 4:30pm, to arrange for a Fix Kit to be delivered.

TELEVISION STAND Samsung Electronics Australia has recalled **Samsung 55-inch Television Stand**, sold between May 2009 and June 2009 with the following model numbers:

MODEL NUMBER	SERIAL NUMBER
LA55B650T1FXXY	BHB73MJS400001–265
	BHB73MOS500001–340
	BHB73MOS600025–358
	BHB73MOS400001–120
	BHB73MPS400001–357
	BHB73MPS500001–840
UA55B6000VFXXY	BF7W3MOS500001–1290
	BF7W3MOS600012–166
	BF7W3MPS600003–35
UA55B7100WFXXY	BRB93MOS500152–529
	BRB93MOS600001–30

The problem Cracking of the perspex stand may occur, causing the televisions to dislodge and pose a possible crushing hazard.
What to do Customers should be notified by phone and mail or call 1800 016 794 for more information.

TOY The Learning Ladder has recalled **4 in a Box Puzzle – Australian Animals**, sold through direct party plan sales through Learning Ladder sales advisers.
The problem It was incorrectly labelled as suitable for children aged 18 months and could pose a choking hazard for children younger than three years.
What to do Remove it from the reach of children. Return it to your Learning Ladder sales adviser for a refund or replacement.

HOT WATER BOTTLE Dickens and Hawthorne Australia has recalled **Dickens and Hawthorne Purity Hot Water Bottles with Fluffy Cover**. They were sold at homeware stores in NSW, Queensland, Victoria and WA between June 2007 and August 2009.
The problem The opening is not the required size and the stopper may separate below the required force, possibly resulting in burns.
What to do Stop using it. Return it to the place of purchase for a refund or for more information call 02 9318 0777 during normal working hours.

HOT WATER BOTTLE Budget Distributors has recalled **Healthcare Solutions 2L Hot Water Bottle**, code SUNH01, barcode 9315882204844. It was sold at pharmacies in NSW, ACT, Queensland, Victoria and SA between April 2009 and August 2009 and has an "09" stamp on the back.
The problem The opening is not the required size and water may leak from the stopper, resulting in burns.
What to do Stop using it. Return it to the place of purchase for a refund or for more information call 02 9700 1488 during normal working hours.

HOT WATER BOTTLE The Reject Shop has recalled **Hot Water Bottle 2L**, barcode number 20203146. It was sold at The Reject Shop between March 2009 and August 2009.
The problem The hot water bottle has insufficient seam strength and thickness and use could result in burns.
What to do Stop using it. Return it to the place of purchase for a refund or for more information call 1800 633 886.

HOT WATER BOTTLE A Stillwater has recalled **Rubber Heat Water Bag** ,# 179601. It was sold at Stillwater Homeware stores until August 2009.
The problem Manufacturing faults associated with the opening and wall thickness may result in the bottle leaking, splitting or bursting, possibly causing burns.
What to do Stop using it. Return it to the place of purchase for a refund.

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The winner of this month's prize goes to J. Colosi, who's hoping his "free child" comes fully accessorised. Thanks also to P. Anderson, L. Kingsland, J. Collins, D. Grabham, H. Grant and D. Lewis for their contributions to this month's Hard Word. If you have any examples you think deserve to be on this page, send them to The Hard Word, CHOICE, 57 Carrington Road, Marrickville 2204. Please don't email us your entries – we need the unmarked originals.

KIDDIE GIVEAWAY
Sure, one free child sounds like a good offer – but do you really need one?

SOUNDS ... DIFFERENT?
Who could resist the temptation of "low inflatable sand-like candy"? As to what it actually means, we dread to think.

what's on
general
PEEL ZOO
Largest collection of birds
Huge reptile display
Disability Approved
Bring ad in & receive 1 free child per family
Bring ad in & receive 1 free child per family

LG MONITOR? NO WAY!
The monitor pictured is an Acer, not the advertised LG.

NO WONDER GROCERIES COST MORE THESE DAYS!

SMELLS FISHY
It's "one of the most popular fish species in Australia" and "best served with a good Australian wine", yet this barramundi is actually a product of Malaysia.

FOR THE DAD WHO'S STILL A KID AT HEART
Surely there aren't too many dads aged 8-12?

BARRAMUNDI FILLETS
IN A LIGHT CRUMB
products.
Barramundi is one of the most popular fish species in Australia. Its flesh is white and moist, with a medium to firm texture. The flavour is mild, subtle and highly prized and best served with a good Australian wine, such as Semillon chardonnay or a classic dry white.
COOKING INSTRUCTIONS
Oven Bake
Pacific West
PRODUCT OF MALAYSIA

TEMPORARILY PERMANENT
Offering "unlimited treatments" on a monthly basis doesn't sound very "permanent".

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